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To

LIEUT.-COLONEL CASEY ALBERT WOOD, M.C., N.A.

IN MEMORY OF OLD DAYS IN MONTREAL

Two of the stories here presented are new. For permission to reprint the others I am indebted to the *Gazette*, the *Herald*, and the *Standard*, of Montreal.

The address on Choosing Books is reprinted from the *Hackley*, published at Hackley School, Tarrytown, N. Y.

Jottings from a Note-book have in part appeared in the *Century Magazine*, New York.

G. I.

223 UNION AVENUE, MONTREAL,
June 20, 1918.

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WHO KILLED JOHN BURBANK?

"I see no shadows," saith the sun:
Yet he casts them every one.

ALL the years that our family lived in Montreal, more than half my lifetime, the great church of Notre Dame seemed an irresistible magnet whenever we chose a home. When one exigency or another, the need of more room, or escape from an intrusive factory, obliged us to find new quarters, we never went far; the new home, like the old, was sure to stand almost beneath the twin stark towers of Notre Dame, within sound of its oft-recurring chimes. To-day, as the traveler approaches Montreal from the river, the old Norman church still looms high in the landscape. Fifty years ago, before any lofty structure stood its neighbor, Notre Dame dominated the city as St. Peter's, at this hour, as with a scepter, lifts itself above Rome.

Until the seventies there remained on a northerly

corner of Place d'Armes, an old house which faced the portal of Notre Dame, or "La Paroisse," as her parishioners affectionately call the hospitable old church. This house had been built about the end of the eighteenth century by Duncan Leslie, a factor of the Hudson's Bay Company. Its cellars, stoutly vaulted, like those of the Château Ramesay, testified to days when Indian marauders might be dreaded. Besides, there was no such assurance against fire as a roof built of bonded stone as faithfully as a wall. Duncan Leslie lived to be ninety. At his death his house and the dwelling next door were united as a hotel, and here it was that in 1842 Charles Dickens was entertained when he visited Canada. A few years thereafter the landlord, too fond of his own good cheer, went into bankruptcy, and stayed there. Forthwith the premises on the ground floor were converted into shops, and the upper stories became lodgings. But neither the shops nor the lodgings were much in demand. People said that the site was betwixt and between. It was not quite within the business center of the city; it stood distinctly outside its residential quarter, even then moving slowly westward. Place d'Armes, the handsomest little square in Montreal, thus seemed to inflict loss upon surrounding landlords. But their low rents were to the advantage of many an ill-paid clerk in the nearby banks and insurance

offices, and saved not a few dollars to needy students of law and medicine.

In the spring of '67 my father died, and it became necessary for me to seek lodgings. One morning in April I chanced to pass the Leslie house; its doors displayed a sign, "Rooms to let." On inquiry from the caretaker, a withered dame from Terrebonne, I learned that the whole top-floor was vacant and that to an approved tenant its five rooms would be leased for ten dollars a month. But, in case the property were sold for demolition, I must remove at a month's notice. In accordance with these terms I signed a lease that week, and never have I lived in a house that I liked better. Each of my doors, beneath its white paint, had in legible outline an oval plate bearing a room number, to remind me that here, long ago, had been the inn that had sheltered Dickens. The corner room, after the lapse of quite seventy years, bore witness to the good taste and the full purse of Duncan Leslie. Its gilt frieze was still untarnished; its mantelpiece in carved gray marble was worthy of a modern mansion. One window looked forth upon the Square and the façade of Notre Dame; the other window commanded a prospect of Mount Royal, then in full view from that slight eminence. My bedroom, fronting on St. James Street, was the largest in the suite. Its big wall cupboard, filled

to overflowing with magazines, pamphlets, and papers, was the handiest bookcase imaginable, for its lower shelves were so wide that they formed a capital step-ladder. And every shelf enjoyed the full light of a broad, old-fashioned window that reached to the floor. Modern architects are skillful in new ways, but they have dropped some of the ingenuity and the cosiness of the best old houses.

Why was I obliged to live in these down-town lodgings which, though comfortable enough, were certainly not as pleasant as quarters in Dorchester Street would have been, away from the smoke and dust of the city, amid quiet villas and well kept gardens? My father had been a linen-draper a few doors east of the church of Notre Dame. One of his intimate friends had been John Burbank, a leading importer of woolens whose business grew twice as fast as that of any rival. Long ago Mr. Burbank was one of the organizers of the Silver Islet Mining Company, and became its president. For three years the mine paid portly dividends, so that its shares rose to a premium. Thereupon Burbank advised his friends to buy all the Silver Islet stock they could, as its price was certain to mount higher and higher. My father took this advice and bought two hundred shares, investing nearly every penny of his savings. In the following September Burbank read at a shareholders'

meeting, the superintendent's report that every vein in the mines had ceased to yield paying ore. It afterward came out that he had read from the foot of the report a date much later than that affixed at the mine. All summer long he had known the truth, had suppressed it, and through men of straw, who held shares on his behalf, had victimized intimate friends, including my father. Never did Silver Islet pay its unfortunate owners a sixpence thereafter. In that far-away venture disappeared what was meant for my little patrimony. And all without anybody being able to prove in a court of law the sharp practice and treachery of John Burbank.

Two of his nephews, Andrew and Mark, sat on a bench next mine at Wilson's School in Coté Street. They were not bad fellows at all, so far as I could see. But they were expected to break out at any time into badness and falseness by most of us boys who, boy-like, were disposed to visit the sins of the guilty on the heads of the innocent. The chimney-cowl of Wilson's School, one night mischievously twisted into a note of interrogation, was plainly visible from my bedroom. It was in a class-room beneath that sooty chimney that I found the warmest friend of my life, Gerald Gray, whose family, in my school-days, had been our next-door neighbors. Gerald was a few months older than I, a good deal bigger, a

much swifter and longer-winded runner than I. And what an eye he had for the heaviest-laden apple-boughs along the slopes of the "Mountain," beyond the head of Durocher Street. Gerald's father, a cooper, was a man cast in a large mold, with a face rugged and somber in the extreme. When he looked cross he might at once have been a condemning judge and an instant executioner. I can see him now as he would stride through St. James Street—with bushy eyebrows, half rusty and half gray, beneath which shone his spectacles in round brass rims. I used to wonder if Gerald, in any long lapse of years, would ever grow up to be as big and grim as his father—a man, I feel sure, to whom no boy, however bold, ever told a fib.

John Gray throve so well in his cooperage that he gathered, what we were then wont to deem, a goodly surplus from his income. This he invested in a block of buildings a mile beyond the Bonaventure Station of the Grand Trunk Road. As he built honestly, he did not build cheaply; his outlays came to more than he had counted upon, and by a considerable sum. Just then a wave of depression swept over Canada, and John Gray's block stood idle, with interest and taxes running on. At such a time assets shrink, but debts remain as before. Gray's creditors grew impatient, pressed their claims, and began suits at law. His heart failed him, he

became morose and morbid; where, he asked, were his friends? One bitterly cold February night one of his lathemen noticed him walking toward the river through McGill Street. He was never afterward seen alive. In April his body, with a stone clenched in his hand, was recovered from the St. Lawrence. I shall never forget the grief of poor Gerald at his father's funeral. He loudly upbraided himself for making light of his father's anxieties, instead of proffering him what little solace he could. Yet Gerald was a good son, obedient to a nod or a glance from his father. Why should he so keenly bewail little neglects, trivial differences, that perchance never lay so long as an hour in his father's memory? Gerald, furthermore, had a sharp word for the men who had been his father's friends in prosperity, only to turn the cold shoulder in his day of trouble. Then and always, faithfulness in friendship had the force of religion with Gerald Gray. Twice, when I was seriously ill, he nursed me with a patience that he never showed at any other time.

John Gray's property, under his widow's shrewd management, turned out well. In two years all his creditors were paid in full. Every shop and dwelling in the Gray block had its tenant, and at rents nearly double what John Gray had been willing to take. But this prosperity,

increasing year by year, brought no sunshine to Gerald. As he passed from youth to manhood he underwent an unhappy change. At school he had been cheery, and fonder than most of us of football, lacrosse, and skating. Now he had become moody, and had given up sport so completely that, one by one, his companions were chilled off, and left Gerald to frown by himself. I remained the only friend he held by. And as I saw less and less of him as time went on, I feared that at last he would break with me as he had broken with all his other chums. One day, as he was walking homeward, I overtook him, and he revealed the cause of his habitual dejection. He was haunted day and night by his father's fate. Said he, "Every one tells me I'm like father in walk and talk and look." Then he touched his forehead and added, "I'm like him up here, too."

That year, 1869, the Red River insurrection, headed by Louis Riel, a Montreal boy, broke out in the Northwest. Throughout Eastern Canada there was an enthusiastic enlistment of volunteers for service at Fort Garry, and the surrounding district. Gerald at once enrolled himself, and in less than a week was on his way westward. His mother was sorely distressed, but I hoped that new scenes and excitements would sweep the cobwebs from Gerald's brain. As a soldier he acquitted himself with credit;

he was resourceful and brave in every emergency; within six months he was gazetted a captain in the Twelfth Fusiliers. With his share from his father's estate he bought a few acres near what is now the heart of Winnipeg. There, when peace succeeded rebellion, he made his home in a little wooden shack, and lived the life of a recluse. Ever and anon he came to Montreal on business; always, I regretted to note, with increased morbidness of mind. His mother in the meantime had died, leaving him all her possessions, so that it was not pecuniary anxiety, as in his father's case, that weighed on Gerald's mind. He developed, too, a keen eye for sound investments, so that it was clear that he could be rich if he chose.

My quarters in Place d'Armes exceeded my needs, so I gave Gerald a room facing the square, to be his whenever he came to town. He furnished this room neatly, and every winter, usually in January, he would drop in, hang up his mink cap and mittens, his buffalo coat and broad moccasins, as if he had never lived anywhere else. He thoroughly liked the old place, with its freedom, comfort, and privacy. Around the corner was one of the best restaurants in Canada. But, truth to tell, year by year, Gerald's visits became painful to me. For hours together he would sit silently brooding, with his elbows upon his knees, as if bearing burdens wholly beyond escape.

Strange to say, his bodily health continued to be fairly good; his cheeks retained much of their boyish ruddiness. I felt certain that if he would but take abundant exercise, as of yore, he would keep the blue devils at bay. For a long time he allowed the dust to gather on a pair of dumb-bells that, as a young man, he had swung morning and night. One afternoon I came upon him rapidly pacing our hallway with these dumb-bells firmly clutched in his palms. I recalled with a heart throb that thus had his father grasped the stone which had borne him to the depths of the frozen St. Lawrence. It dawned upon me that here, after all, strode the son of John Gray destined, in all likelihood, to repeat the dread doom of his father.

At intervals, ever growing farther apart, the clouds would lift from Gerald's brow, and he would return to the blitheness that had marked him as a boy. One night, when he seemed thus care-free, we walked to the river to watch some young skaters as they swirled on a rink near the Custom House. As we trudged through St. Jude Street, we passed the warehouse of Burbank & Company. There at his desk, close to a window, sat old Burbank himself, the founder of the firm, and still the active manager of its vast business. He chanced to look up as we went by, and I was struck by the malevolence of his face. His visage

at best was what the Scotch call "dour," and now, in advanced age, its angles of avarice had hardened into a wolfish ferocity. For many a long year his character had been sculpturing his features; that night his traits stood out plainly enough to be read by a child. It was fortunate, I thought, for Burbank & Company that most of their customers lived so far from Montreal that they had never seen the head of the house. I said to Gerald, "That's Burbank, who robbed my father in the Silver Islet scheme, long ago." Gerald had often heard the story; with a hiss of hatred, he whispered, "So that's the old scoundrel who betrayed and plundered his friends. I've heard of him all my life and never saw him till now. Many a better chap in the Red River Country has been shot in his tracks for stealing a horse, or a few peltries; but in this town a man may steal a fortune and go scot free."

As he strode beneath the flickering gas-lamp on the corner of St. Paul Street, I glanced at Gerald's face. It bore an expression simply murderous, and I wondered why. He really hated Burbank worse than I did, whose father had been victimized by the treacherous scamp. But then Gerald deemed peculiarly sacred the ties of trust, and of friendship, which Burbank had craftily foresworn. I knew by experience the depth and warmth of Gerald's heart. Which

meant that in hatred, as in affection, his feelings were vivid and profound.

In a few minutes we were at the rink, where I joined at once in the sport. But the sight of Burbank had thrown Gerald into one of his worst fits of gloom. "No, thanks," he said again and again, as I offered him a pair of skates, and invited him to the ice. This was a sorry ending to a night so pleasantly begun. A little past nine o'clock we were once more at home. After an hour over the evening papers we went to bed. In less than a week, with more than his wonted abruptness, Gerald packed his portmanteau and took a westward train. I never saw him afterward. He left in the midst of a raging snowstorm, deaf to my entreaty that he should wait a day or two, and avoid a blockade on the road.

About a year later I was summoned to Liverpool on an urgent errand. My business dispatched, I took a steamer for Halifax, and duly found myself once more in Place d'Armes. A brisk blaze whistled in my grate as I drew up to my table, to glance at the *Gazettes* which Madame Larue, my janitress, had heaped together for my perusal. I had not gone far when I was startled by a headline, "John Burbank, of St. Jude Street, slain there in cold blood." My first impulse was not one either of sympathy or regret. I was likely to be a poor man all my life through the

dishonesty of the murdered millionaire; why then should I mourn him? I read piecemeal the details of the tragedy. They still linger in the remembrance of old Montrealers. Burbank, rich as he was, had remained a bachelor, and he was never really at home except in his frowsy office. Thither he would return after his frugal supper, even in winter, when business was comparatively dull. He liked to sit at his desk, alone in his huge warehouse, and review the transactions of the day in his sales-book and cash-book. No doubt a goodly part of his success was thought out here, in hours free from interruption, when St. Jude Street was as quiet as a country lane. Here, on the fatal night, he had been observed as late as ten o'clock. So testified two messengers from the telegraph office nearby, and an ancient man who stoked furnaces at the Allan Line Office on the wharfside. Nothing more was in evidence until seven o'clock next morning, when the storeman observed a pane smashed in the office window. Entering the room he found John Burbank's corpse prone on his desk, his skull fractured, and a frozen pool of blood at his feet. It was certain that the assassin had fired from the street at his victim. His shot, late at night, perchance early in the morning, had rung out unheard save by the slayer and the slain.

Eagerly I followed up in my file of *Gazettes*,

the paragraphs regarding this dreadful crime. At the end of my reading, as at the beginning, the mystery stood unfathomed. There was not so much as a suspicion as to who the culprit was. Neither of Burbank's nephews, no other partner in the firm, none of his employees, no acquaintance, could recall any quarrel that might have provoked this foul murder. Burbank, indeed, was not a man given to quarrels. He was of a silent and reserved cast of mind. He had, to be sure, a large fund of ill-will, but it never rose to anger; he left people alone, and people left him alone. Whatever else he was, nobody could call him overbearing. His murderer could not have been a thief, for he had not crossed the threshold of the building. Its counters were bent with burdens of Yorkshire broadcloths; these were untouched. So were the contents of the safe: its cash-box and stamp-drawer would have offered tempting plunder to a burglar, for the safe-door stood ajar.

This terrible murder, insoluble to detectives of renown no less than to ordinary folk, supplied the public with a theme for comment and marvel for months. Burbank & Company offered a thousand dollars for information that would reveal the slayer. This alluring offer was emblazoned on every fence on the Island of Montreal. It was printed in big type in scores of newspapers all the

way from Halifax to Victoria. All in vain. And now around many a quiet hearthstone there was an unsparing return to the early record of John Burbank. Over and over again were recounted his frauds in the Silver Islet shares. Still older heads recalled the failure of the Champlain Bank, of which Burbank had been a director also. At the very outset of his career his ability had been so marked that, when barely twenty-one, he had been elected to the Champlain board, and soon became one of its most influential members. But the bank failed, and it was disclosed that a large, unsecured loan, involving utter loss, had been granted a firm in which Burbank was believed to be a silent partner. This partnership could not be proved, but there were solid grounds for being certain of its existence. It was on Burbank's urgent and persistent solicitation that this disastrous loan had been granted. Sad tales were told of the misery due to the failure of the Champlain Bank. For years afterward, old men said, its directors, and especially John Burbank, were pointed at with curses uttered or repressed. And yet in all this tide of gossip and detraction nothing recent in the career of John Burbank was brought against him. Long before his prime he had become rich, and once rich he had set up scruples unknown in his early days. He was hard, close-fisted, miserly, if you will, but

for half his lifetime nobody had brought dishonesty home to him. It was quite likely that John Burbank had no desire to hear again the scathing denunciations, the unrelenting abuse, that had followed the crash of the Champlain Bank, and the failure at Silver Islet. If any misdeed of his had provoked his murder, it seemed certain that it must date back to the distant and all but forgotten past.

Twelve months after the Burbank tragedy, the *Gazette* had a brief editorial note recalling the case, and remarking that a whole year's diligent inquiry had elicited not one ray of light on the mystery of St. Jude Street. Often in the interval had John Burbank's taking off come into my brain. At the core of my mind lay the immovable conviction that with me, and with nobody else, lay the task of unearthing the assassin. Nearly every morning I walked the length of St. Jude Street, one of the shortest thoroughfares in the city, on my way to business. I never failed to glance at the Burbank office window, as though it might tell me who had taken the life of the hoary-headed merchant. But not by daylight were those dust laden-panes to speak to me.

One night I took supper with a few other members of the Tuque Bleue Club, and afterward we wound up with a stroll to the river to see a famous skater from Norway. This tall, flaxen-haired

lad, of scarcely eighteen, glided over the ice as if a bird on the wing. His feats of grace and speed left our local champions nothing to do but stare and applaud. On my way homeward I repassed the familiar office window of the Burbank block. Now was strangely recalled the night when Gerald and I had there watched the old merchant seated at his account-books. Then, as now, the air had the soft murkiness borne by the first breath of fog. At the corner flickered a gas-lamp with the same ineffectual gleam as on one memorable night years before. Beside the office, along a stretch of low ashlar wall, glinted an identical fringe of icicles. At my elbow I seemed to hear Gerald, once again, hoarse with hatred, "So that's the old scoundrel ——." I lagged behind my comrades for a moment, oppressed by a rush of long-pent suspicion. Its burden was the query, "Did Gerald Gray kill John Burbank?" Why was it that for two whole years Gerald had not paid me a visit? Why, in all that time, had he not dropped me a single line? Remiss as a correspondent he had always been; yet he had never before maintained utter silence for so much as a twelvemonth. But perhaps his dislike of pen and ink had grown upon him. Any day he might mount my stairs and hang up his cap and coat as of old. When I reached my door I bade my comrades a hurried good-night, and climbed to my easy-chair and my

fire. Then what seemed an impulse from without seized me irresistibly. In another moment I was in Gerald's room. There, near the window, stood the little cedar desk in which he kept his papers. Beneath its unlocked lid was there aught to dispel the dark suspicion that lay so heavily upon me? At once I lighted the gas and opened the desk. It contained a few odds and ends of note-paper, half a dozen envelopes, and a stick of red sealing-wax. In a corner pigeonhole lay two cuttings from a *Gazette*. Were they worth looking at? I took them out and smoothed their creases. One of them announced real estate for sale at Point St. Charles; the other told that on Tuesday, February 13th, Benning & Barsalou would sell at auction a large consignment of furs from the Northwest. This second cutting was at the head of a page. In tearing it out the date had remained, February 12, 1872, the date mortal to John Burbank.

My breath left me as I read that date. It flashed upon my mind that while I had been absent in Liverpool, Gerald had come to Place d'Armes and occupied as usual this room of his. He must have arrived early in the morning and left the house that very day, and forever. When I had returned from England I had particularly inquired of Madame Larue if Mr. Gray had been in town during my absence. "Non, monsieur," was her answer. But what was the link betwixt

his brief stay in Place d'Armes and the deadly shot in St. Jude Street? I spent the night repeating that question in anguish of mind. All the while I had in my soul the assured conviction that my bosom friend, my tried and true Gerald Gray, was a murderer. But how, and why? occurred to me again and again. At daybreak I telegraphed Isaac Murray, a leading attorney in Winnipeg, a schoolmate of Gerald's and mine, asking if he had seen or heard anything of Gerald lately. Promptly came the reply, "Went east two years ago; no news of him since."

Now, more forcibly than ever before, I recalled how sacred to Gerald was friendship, how base, how unworthy to live, he deemed a man false to a trust. I remembered the threat in his eye as he had said, "So that's the old scoundrel ——." With me Gerald was outspoken in all things. His likes and dislikes, much too strong as they were, I knew as fully as he did. Against Burbank he had no personal grudge whatever. He hated and loathed him simply because he had wronged my father and impoverished me. And then there recurred to my memory Gerald's prophecy that he was to come to the same doom as his father. Could it be that John Gray's suicide had suggested, had indeed caused, the like self-murder of his son? Then arose before me a scene with all the vividness of a waking dream; for months it had been slowly

crystallizing in my brain. When Gerald, for the last time, had left this room of his, he sped, in a mood of sheer desperation, through St. Jude Street on his way to the river. Ever since his soldiering days he had carried a loaded revolver; this was now reserved as a means of ending his life should he find no clear water beyond the docks. He soon came to Burbank's window. There sat the old miser in his chair, just as Gerald and I had seen him a year before. Once again John Burbank had looked up, his face betraying a greed all the stronger for the death of every other passion. Then Gerald thought: "This wretch deserves to die. To kill him will add little guilt to my own taking off; and who can ever know?" Instantly the revolver was aimed and fired. John Burbank fell a corpse. His slayer fled unseen to the river, and in another moment was in the grasp of its swift, concealing waters. Such was my vision: in every fiber I know it to be truth. I have guarded all this for more than thirty years, and now offer it as the explanation of John Burbank's slaughter.

A word or two may close these pages. At the morgue, in its gloomy office near the Champ de Mars, is kept a record of the remains which rest from day to day on the icy tables in the next room. None of these records during 1872 described my poor Gerald. No corpse of them all had his

stalwart frame, his dark red hair, his protruding forehead. The current which closed over his head never gave him up. At this distance from his last moments I can peer beneath the ice-laden St. Lawrence. There I see his fingers clutch drowning stones such as his father clutched as he, long before, sank in the whelming river.

ALL BUT WEDDED

All ye that are about him bemoan him; and all ye that know his name, say, How is the strong staff broken, and the beautiful rod.
JEREMIAH xlviii., 17.

IN June of 1916, one of the dread lists of Canadian youth, sacrificed on the field of honor, included Duncan Briggs of Montreal. When I read his name, I was unnerved. All that dismal day it was impossible to think of aught but that noble boy, manly and brave, cheery and kind to his heart's core. My work, such as it was from dawn to dusk, had better have been neglected, for it was dispatched with my mind three thousand miles away. I knew Duncan Briggs from his cradle. He was named for a grandfather who was one of my closest friends in early life, when the strongest ties are woven, when human nature is at its warmest and best.

When Duncan Smith and I were chums, he was a thriving builder and landowner. His villa and garden adorned a slope of Côte des Neiges, with one of the finest prospects in Canada. Where he built a home, he foresaw that many other men

would build homes, too. He bought land boldly, and its rise in value made him rich. He had an instinct for values in buildings as well as in lands. Duncan Smith would explore a factory, a dwelling, or a warehouse, and estimate what it would fetch at private sale or public auction. His figures usually proved to be true within a small fraction. When the cotton-mill of Taft & Son burned down, old Mr. Taft asked Smith to tell him about what outlay would rebuild the mill. Bids were duly advertised for, received, and compared; the lowest bid was only $700 more than Duncan's estimate.

What was the secret of this talent, which Smith shrewdly turned to account again and again? It was his glue-pot memory. Day by day he noted the prices of brick, of quarry stone, and cut stone, of joints and floorings, of roofing, cartage and wages, of everything else that a builder paid for, and never did a price or a discount fade from his brain tablets. And when it came to appraising old structures, he was keener still. He was an adept in measuring wear and tear, in computing the cost of modernizing an out-of-date mansion or mill, and, rarest talent of all, he could allow for "the temper of the market" with a judgment all but infallible. In the midst of a boom, or a depression, he used arithmetic as far as arithmetic would go; then he employed common sense to

lift or to lower the numerals jotted down as the result of his additions and subtractions.

Duncan Smith had a keen eye for the beauties of Mount Royal Park, and had his life been prolonged a year or two, he would have reared a memorial to Bernard Devlin, the alderman to whom Duncan gave the chief credit for the creation of this noble pleasure ground. One Sunday afternoon, soon after its paths were opened to the public, Duncan and I were walking along Dorchester Street, toward Mount Royal, when we met John Wilkes, a hardware man in a large way of business in St. Paul Street. That meeting, and all that sprang from it, recur to my mind today. It proved to be the most fateful event in the long and close friendship betwixt Duncan and myself.

John Wilkes, as we passed him, was strangely grizzled for a man hardly more than fifty; and his face betrayed the distress of a heavy and galling burden.

"Poor Wilkes," said Duncan, "is aging fast. He looks as if trade were bad this year, or maybe he is out of health?"

Duncan and I were friends so trusty that I told him, "It's a worse trouble than dull times in St. Paul Street that afflicts the man. His eldest boy has run wild, and won't have much further to go if he doesn't pull up very soon."

"That's dreadful," was Duncan's comment. "I don't know Wilkes's wife, but I hear that she is as good a woman as he is a man. It must be a heart-break when a boy goes wrong that way."

Nothing more was said about Wilkes or his troubles during our stroll, and long before sunset we were both at home. About six years passed, when one morning, when I was busy drawing up a contract of some importance, Duncan burst into my office with an abrupt, "May I say a word to you at once—in private?"

My clerk, Benson, left the room. "Certainly you may; be seated."

Duncan declined a chair, and nervously paced the floor as he began: "Five or six summers ago, one Sunday afternoon, you and I walked through Dorchester Street, to take Guy Street and the Côte des Neiges Road to the mountain. Do you remember that we met John Wilkes, the hardware man, near the Gray Nunnery?"

"We have had many a jaunt together to the mountain, but I can't recall that we ever met Wilkes as you say. What was there in meeting him that has clung to your mind all this while?"

Duncan drew near to my desk and hoarsely whispered: "When we met Wilkes that afternoon he was as blanched and downcast as if he had just risen from a sick-bed. I thought that he might be hard pressed by business worries. Do you

recollect what you said just after he passed by? Do try and think!"

Vaguely and dimly our talk of six years before came back to me. My remark about young Wilkes had but repeated the gossip of Jack Russell, my old crony, in my room the preceding night. As I seldom saw Wilkes, there was nothing to deepen or detain the casual impression left by what Russell had told me.

"Was it John Wilkes's son who played Charles Surface in the Buckland Dramatic Club, just after he left college?" asked Duncan in tremulous tones, with dew on his forehead.

"I'll endeavor to find out," I answered, recalling that Jack Russell's office was near by. As I reached for my hat, Duncan cried with trepidation: "Find out all you can about him. Get his Christian name. Ask if he is to be agent of the Sterling Bank in Sherbrooke. I'll be here again at noon."

A little before twelve o'clock Duncan stood at my desk, where I told him the results of my quest that morning. John Wilkes's eldest son, Philip, was a man of twenty-seven or twenty-eight. A double portion of his father's address and courtesy had descended to him. Brisk and kindly he made friends wherever he went. His education had not ended at college; it would last as long as he lived, for his mind was not only active, but hospitable

to new ideas. He had only to behave himself to reach the forefront as a banker. But an obstacle bestrode his path: he was hand-in-glove with newly enriched miners and financiers, who found him a delightful companion, with an amusing streak behind his wide information and good sense. Of late Philip had shown plain tokens of overmuch dining and wining, and this his chieftains of the Sterling Bank could not possibly ignore.

As my recital proceeded, Duncan's excitement rose from one extreme to another, "Good God!" he ejaculated, "my daughter Agnes is to marry that man three weeks hence, and her wedding invitations are in the engraver's hands to-day. What you said to me years ago about a young Wilkes stuck to my memory and suddenly returned to my mind as soon as I was awake this morning. I never liked that infernal scamp. He has infatuated my poor Agnes with his smooth talk and gushy compliments. She must shake loose from him, I say!"

During these stormy moments more and more of our chat of long ago reëntered my brain. I could now recall the young railroad engineer who had played Joseph Surface to Wilkes's Charles Surface in *The School for Scandal* at the Buckland Academy, and who had been his room-mate at the Metropolitan Club. Where was this Silas Wright to be found? He had left Montreal for

Kingston, I learned, where his father was a rich foundryman. Duncan, when I told him all this, fairly shouted, "Do you know this man, his father?"

"Yes, I have met him half a dozen times in business conferences. Once we traveled together from Montreal to Brockville. He is a thoroughly sound, trustworthy man. I'll try and find out about him and his son this afternoon. Call at six o'clock, and I will tell you what I hear."

My inquiries, in the next hour or two, revealed that Philip Wilkes had begun to throw discretion to the winds. He was a frequent player at a notorious gambling den in University Street, where one night recently he had lost nearly a thousand dollars before he went home. It was possible that the board of the Sterling Bank would soon call this officer of theirs to order, if they had not done so already. All my informants were agreed that Silas Wright knew more than anybody else as to the unfitness of Philip Wilkes for the union soon to be solemnized. A brief parley and Duncan Smith and I determined that he and I should go at once to Kingston, confront Silas Wright and force him, if possible, to a disclosure that would annul the betrothal of Philip Wilkes to Agnes Smith.

We took the night express, and left it at Kingston Station in the gray murk of the next morning. We

wasted an hour, much to Duncan's exasperation, in finding Mr. Wright's house, perched as it was on a hillside in an out-of-the-way suburb. When we were ushered, after more delay, into Mr. Wright's presence, we found him to be a gentleman of the old school. The source of his son's good breeding and fine manner became plain at once. Overwhelmed by emotion, Duncan bade me, as his closest friend, explain our errand to Mr. Wright. This I did as briefly and clearly as I could. As I came to the end of my story Mr. Wright bewildered us both by bursting into tears. "Haven't you heard," he sobbed, "that poor Silas is in the Kingston Insane Asylum? For six weeks past he has been confined in the violent ward. His evil courses have brought him there at last. He led a wrong life in Montreal, and in Kingston he went from bad to worse. Mr. Smith, your daughter is as dear to you as Silas is to me! My son's desk has two or three packets of letters, most of them from Montreal. Under all the circumstances, his hopeless lunacy and your distressing doubts, I am justified in looking through those letters, and giving you any of them you wish."

We went upstairs forthwith to the little sitting-room of Silas Wright, overlooking Lake Ontario. His father unlocked an oaken desk, labeled drawings, reports, estimates, and so on. In an upper

pigeon-hole were letters in their envelopes, just as they had come to hand, with a rubber band holding them together. Mr. Wright opened them out rapidly, one after another, until he came to a note which he passed, with a trembling hand, to me. It was signed "Phil," and its purport was startling indeed. It disclosed a barefaced forgery at the Sterling Bank, where detection could be escaped only by the instant remittance of three thousand dollars. This large amount had been gathered with no small difficulty and sent to Philip Wilkes. To my query, "May we have this note?" Mr. Wright responded "Yes."

Once more in Montreal, Duncan speeded to his house, I to mine. Now for an unexpected turn in this strange affair. Agnes Smith firmly refused to break off her engagement with Wilkes. She declared to her father, "I love him with all my heart and soul. Silas Wright has betrayed him, but he will be a true husband to me, and I will be steadfast to him while breath remains in my body."

But Yes or No rested with a spirit stronger than hers. When Philip Wilkes knew that evidence of his guilt had come from Kingston, he broke off his match that instant. As soon as he could pack his belongings he resigned from the Sterling Bank, and removed to Hepatica, a new village in Northern Manitoba, where a younger brother

gave him a berth in his railroad office. In less than two years Wilkes died of pleurisy, his end undoubtedly hastened by intemperance.

And what of Agnes Smith: did she pine away and die because her first lover proved to be a drunkard and a forger? By no means. Within a year she was wooed and won by Walter Briggs, a young electrician who had been in the service of Mr. Edison in his laboratory at Orange. And thus Agnes Smith became Mrs. Agnes Briggs, and her first-born son was the golden-hearted boy who fell at Ypres. He was Duncan Smith over again, with the twist in his eyebrow and the canniness in his eye that came from his grandfather. More still: he had his grandfather's memory from which no record, however slight and brief, ever took wing. He enlisted as a private: his intelligence in a few months carried him step by step to a captaincy. Nothing but grim death, I am certain, kept Captain Briggs from reaching a general command.

AN ILL WIND

It is naught, it is naught, saith the buyer: but when he is gone his way, then he boasteth. PROVERBS XX., 14.

JOHN FITCH, who sank in the *Empress of Ireland* in May of 1916, was a man with a nose for money, if such a man ever lived. He used to buy Christmas wares in January, when they were half-price, and stow them away in his attic, with a disdain for the three per cent. per annum of savings-banks. In like manner he bought his straw hats in September and his furs in May. Never beyond June did he postpone filling his cellar with anthracite. "Buy," he used to tell his boys, "when folks want to sell, and sell when folks want to buy." He was not much beyond forty when he retired from active toil, thenceforward living comfortably on his income from investments. This was noteworthy, for John Fitch inherited nothing, so that he had to earn and save every dollar of his tidy fortune. Four years before his death, one Sunday afternoon at Murray Bay, we were strolling together when Uncle John, as we called him, dropped into a vein of reminiscence.

He spoke of the prodigious rise in northwestern land values, which had brought corner lots in Winnipeg to prices which would have been deemed high for the best-placed land in Montreal. "Yes," said he, "if I were a young man, it is in Manitoba that I would start. The eastern provinces have had their day. Why, when I was a boy, Fort Garry, where Winnipeg is now, wasn't down on our school map at all. Until I was a man grown I never saw an atlas that showed it."

"Where, Mr. Fitch, did you begin work in Montreal? I think you were born there."

"Yes. I was born in Coté Street, close to Craig Street. When I was fourteen I was given a desk in the Eagle Insurance Office, Place d'Armes, where my roundhand looked rather well, if I do say it, on the big, white policy sheets. That post came to me through a friend of my father's, Colonel David Sangster of the Carbiniers, by all odds the most popular militiaman of that distant day. He was a fine figure, I can tell you, on a Queen's birthday parade in Logan's Farm or the Champ de Mars. He had for a good while enjoyed a decent income as a broker in bonds and mortgages, but his revenue shrank under the competition of notarial middlemen. And besides, his habits were so convivial that he seldom appeared at his office until eleven o'clock or so; and even in the seventies a good deal of business was

dispatched by early risers before eleven had struck.

"His office was only a few doors from the Eagle Insurance building, and one afternoon I met the colonel at his door, when he bade me come in. He grumbled loudly about unfair rivalry from notaries, and even from barristers, who were bringing his commissions close to zero. This was by way of preface and preparation. With a little shame-facedness he continued. 'Within a week I have a note for two hundred dollars maturing at the Merchants' Bank, and I don't know where the cash is to come from. It would never do for Rae, the manager, to know that I am under pressure this fall. He is a trustee of the Muckle Estate, and collecting their rents nets me much more than four hundred a year, let me tell you.'

"'When,' I asked, 'do you expect to be in funds?'

"'Oh, in about sixty days, when my Hawkesbury commissions fall due.'

"In a wave of sympathy, which to-day would be several degrees less warm, I said, 'Let me give you a check for $200 and take your note payable December 31.'

"'Thank you, my boy,' answered the old fellow, with tears close to his eyes. Then and there my check and his note were exchanged, and I sped forth to catch the next train for Vaudreuil.'

"In strict accordance with the calendar, December 31st came around, to be heralded by a call from Colonel Sangster. It was easy to read in his woe-begone air that my note was not to be paid. Worse yet: his furniture in Durocher Street was threatened with seizure for $170 rent. His Hawkesbury commissions had gone to clamorous butchers, bakers, and coal dealers, who obstinately refused to wait any longer for their money. In October he had not fully revealed his desperate straits. What he had then held back now came out, and in dismaying detail.

"'One hundred more will save me, will positively save me from ruin. Don't say no,' the wretched old man cried at the end of a tearful appeal.

"His distress moved me. At that moment I had little more than a hundred dollars left in my savings-bank, but I lent the Colonel what he asked for, with his assurance of payment in full by the end of March, or by the beginning of April at farthest.

"You can guess the sequel. April came and the Colonel was in a worse plight than ever. When I called upon him one afternoon I noticed that his hands were tremulous and that his jowl bore new streaks of crimson. Why had I not observed his plain tokens of intemperance long ago? It was daylight clear that I would never see a penny of what he owed me. In a tone that was almost

maudlin he asked, 'Could you oblige me with ten dollars until to-morrow, or even five, if that's all you have in your wallet?'

"'No,' I responded, roundly and firmly, for at last I was thoroughly disgusted and alarmed. 'Tell me, here and now, what your debts are, and how you intend to pay them off.

"'Despite his weakness, the Colonel was a gentleman, and I felt a measure of pity as he jotted down on a tablet so much for office rent, so much more for house rent, a considerable score to Labrie, the butcher in Bonsecours Market, and nearly as much to Beard, the coal merchant.

"'Then there's the three hundred due to you,' he added.

"'And what have you to pay me with?'

"'I have a few worthless shares of stock in one company and another. You may take any part of them you like, or the whole lot for that matter. Five years ago I was fool enough to subscribe for twelve shares of Edison Electric stock when my schoolmate, Gerald Gibbs, came here canvassing. Do you care to take transfer of that scrip? One of these days it will be worth something. Why not take it and hold it?'

"Next day those shares were transferred to me, and with no expectation on my part that they would ever be worth the paper they were printed on. At that time the Edison concern carried a

mortgage for half a million dollars, much more than the value of the property, and the directors had all they could do to pay interest on their huge debt. Few indeed were the men in Montreal at that time, or in America, for that matter, who foresaw the immense expansion of electrical industries which has taken place within the past thirty years. But from month to month the earnings of the Edison Company steadily rose, if not as rapidly as its shareholders wished, and there was a plain promise of dividends to shareholders of patience and faith. But investors of that kind are scarce; most men soon tire of carrying a stock that yields them nothing, they get cold feet, as the saying is, so that I picked up at five to ten cents on the dollar more than two hundred shares of Edison stock. Then, one winter, as in the bursting of a flower, there was a distinct boom in electric lighting. It became fashionable for Edison lamps to replace gas-burners, and between November and May our receipts took a jump that made a dividend a certainty. In June four per centum was duly paid, and shares that had once gone begging at five cents on the dollar were now hard to get at par. There was good reason to expect a steady increase of profits, as year followed year. All this came to pass, and, as you know, even the original investors, who paid par for their stock, more than doubled their capital by sitting tight.

"One morning a railroad contractor of large means told me that he would like to see his son a director of the Edison Company. What would I take for my shares? One hundred and fifteen, I replied. He demurred at my price, but only for a moment, and closed with me then and there. I never regretted the sale, although Edison stock went beyond two hundred in less than three years afterward. With the cash Broadgauge handed me, I bought low-priced stocks with a future. In every case but one, I repeated my good fortune in my electrical venture. It was in a Cobalt mine that I met my only loss. No more holes in the ground for me. When my forty-first birthday came round I had enough to take care of me pleasantly for the remainder of my life. What more could I ask? It seemed an ill wind indeed when Colonel Sangster couldn't pay me that three hundred dollars. But I have good reason to be glab that he couldn't. Rest his soul!"

A TELL-TALE PALM

The voice is Jacob's voice, but the hands are the hands of Esau.
GENESIS xxvii., 22.

MONTREAL thirty years ago was shaken to its center when the frauds of its leading notary, David Brimmer, came to light. His books disclosed a course of swindling that dated from the very beginning of his practice. Before his abrupt departure for San Francisco, he studied the criminal law of California, and of every other state and territory between Montreal and the Golden Gate. Their statutes, bearing marks of frequent reference, filled three shelves in his professional library. During weeks of examination by the official accountants, his depredations grew to figures ever larger and larger. And while it was plain that he had repeatedly committed forgery, no document actually forged, remained in his office, or could be found in the registrar's vaults, or anywhere else. His iniquities, many and heinous though they were, would not subject him to the slightest legal inconvenience in his new home.

Brimmer's case happily stands alone in the annals of Quebec. No other culprit has ever descended in an honored profession to share his shame in this Province. As a leading notary he came into control of several large estates, two of them owned in London. He was so shrewd and able a man that he was sought as an adviser by his clients in many a considerable investment, whether in lands, bonds, or other securities.

Miss Jean Currey, a kinswoman of mine, of good Edinburgh stock, had long been a client of David Brimmer's. He had drawn the will by which her uncle, Desmond, had bequeathed her the bulk of his fortune. His estate passed through Brimmer's hands in its division among the heirs; and the notary's suggestions decided Miss Currey's investment of her legacy. Brimmer, sagacious man that he was, advised her to buy land on St. Catherine Street, soon to become the main thoroughfare of Montreal, he felt sure. His forecast has proved sound, and his disinterestedness in that instance was unmistakable—apparently. Her purchase concluded, Miss Currey had still fifteen thousand dollars to invest, and for this amount Brimmer recommended a first mortgage on a Sherbrooke mill. Miss Currey consented to his proposal; the notary duly visited Sherbrooke, he told her, to inspect the mill and obtain the signatures of its owners. When he handed

his client her mortgage he said that every quarter-day she would receive through him a check for her interest. His promise was kept to the letter, and what could be more satisfactory? Uncle Desmond died in November, 1878, and these transactions with Brimmer took place in the following January. In all her affairs Miss Currey, sensible soul that she was, acted for herself, but only after much consultation with friends and neighbors, first and chiefly taking "an advice" from her brother John, senior partner in a solid importing concern in St. Helen Street.

As John Currey knew David Brimmer there was nothing in his manner, nor his methods, to excite an iota of distrust. Honest and fair he certainly seemed. Every deed he drew was as direct and simple as legal formality permitted. When his bills were rendered, they were usually less than his clients expected. To be sure his entertainments were frequent, and on a handsome scale. But how natural to suppose that he had an income much surpassing his outgo. People were wont to remark that a notary, especially when he was the trusted officer of a big bank, such as the Bullion Bank, had scores of opportunities to invest at the right time, and to take profitable "flyers" in St. Francis Xavier Street. Canny John Currey had heard all this more than once, but he never knew of any specific bargain or

speculation that had enriched David Brimmer. Yet gossip, ill-natured as it is held to be, never once assailed the fair name of our notary.

Long remembered was the day when his absconding became certain. At first his absence from town gave rise to no comment. He often took brief trips to Toronto, Quebec, or New York. This time, his head clerk said, he had gone to Albany on business of importance, and would return within a week. At last it was clear that Brimmer was a defaulter and a consummate trickster and thief. Distressing scenes from hour to hour were witnessed by his staff who, for all that engrossers and copyists are not among the most susceptible mortals, showed uneasiness at the shriekings that made their desks ring again, and at the collapses that brought the faded office sofa into requisition at least once every morning. Widows whose sole reliance had been a few thousands collected from a life insurance policy; gray-headed teachers and business women, eking out their support from the interest drawn from their savings; orphans and wards ignorant of the smallest detail of business; executors who had left trust-funds in the hands of the absconder—these, with creditors of an everyday stamp, bewailed the rascality of a man who had deceived them grossly, but—with the boundary line betwixt them—not with any risk of punishment.

Miss Jean Currey for three days after the mournful Monday when the absconding was published in *The Gazette* was called upon by scores of friends ready to condole with her in the loss they assumed her to have sustained. Everybody who knew Miss Currey knew that Brimmer was her notary and her trusted man of business. She was not a cynical woman, but she saw plain tokens of disappointment, rather than of relief, when she declared herself to have escaped scot free from the nets floated so widely by David Brimmer. Little more than three months ago he had paid her the fifteen thousand dollars she had advanced on the Sherbrooke mortgage. Miss Currey credited this good fortune to her brother John. He, in his turn, credited his old friend, Joe Field, whose agency entered the case strangely enough.

For none of his friends had John Currey a warmer spot in his heart than for Joe Field. Many a game of chess had they played together, and John cheerfully acknowledged that Joe could beat him at will, and then he would explain, "Why Joe is the best player in Montreal, or in Canada, for that matter." Apart from the chess-board, Joe was capital company; he could sing, he played both the piano and the 'cello, he was good at spinning yarns, and rare quality in a yarn-spinner, he seldom repeated himself. Among his various accomplishments was an intimate acquaintance

with the art and mystery of palmistry—in which he professed his unwavering belief, as he was soon to prove in a striking way.

Toward the close of 1883 the Risleys of Dorchester Street gave their annual big Christmas party. Fully a hundred guests had assembled under the mistletoe that evening, when Grandpapa Risley, a disciple of Field's, suggested that Field should display to the company his remarkable powers as a palmist. Joe consented at once—in his make-up there was no atom of mock modesty. Seated behind the portière which divided in halves the big drawing-room, Joe scanned the palms which were thrust at him through the damask. He had all the solemnity of a medical instructor at a clinic as his words fell in measured tones. One of his first subjects was John Currey. Joe said nothing that John could remember except that his palm indicated a turn for public speaking. If this decided gift were cultivated, it would lead to distinction at the bar, or in politics. Joe here struck upon a talent, coupled with a hidden ambition, so deep in his friend's heart that it had never been divulged to mortal.

When nearly everybody in the group surrounding John had been "read," a lucky impulse led John Currey to test Joe's memory, and for a second time he passed his hand through the portière.

"Not fair," sung out Joe. I've read that hand already to-night."

Its owner, somewhat abashed, retired to make room for David Brimmer with his broad, ruddy hand. His characteristics were hit off cleverly by the palmist. Brimmer was informed that he was a man of detail, of indomitable industry, so fond of art that if blest with fortune he couldn't help collecting pictures, and so on. A few minutes more and Joe had read his last palm, and the company adjourned to the supper-room. Not a few of us, John Currey for one, were fain to believe that "there is something in palmistry after all," especially when its exponent was so discerning as "Professor" Field.

Two or three days after the Risley party John Currey was entering the City Club about one o'clock, for his usual sandwich, when he heard a familiar voice, "John, sit here, can't you?"

It was Joe Field at luncheon.

"Well, Joe, that was a rare evening's fun we had at Risley's last Tuesday, thanks to you."

"O, yes," said Joe, "it was a pleasant enough party. By the way, John, you put out your hand at me twice, didn't you?"

"I did."

Leaning forward cautiously, Joe whispered, "I say, John, do you remember whose hand came after yours was offered a second time?"

"Of course I do. It was David Brimmer's. You told him that he was a master of detail, a most industrious worker, a lover of pictures, and so on."

"Did I? Well, I could have said something more. Strictly between us, if there's anything in the hand, that man stretches out his palm for what isn't his'n, and is precious close about it, too."

"Nonsense, Joe, you'd better be careful. He is notary to the Bullion Bank. He is one of the trustiest men on earth."

"Is he? Then why has he every mark of a thief on his palm and his fingers? I warn you, John, to be on your guard against that chap. He's not only a thief, but a thoroughly hard-hearted scamp. Or let me say at once, he has no heart at all. Why, his line of the heart is nowhere."

Joe Field was in dead earnest, and Currey was astonished to hear his unsparing condemnation of a man he believed worthy of the utmost confidence. As the two separated, Joe said, "I've quite reliance enough on palmistry to be very sorry to trust Brimmer with a penny of my cash." Then reflecting on the fewness of his possessions he added, "Or anybody else's."

At seven o'clock John Currey was dining at home, with his wife and his sister Jean. After a pleasant family chat Jean told him that, within

a week, her mortgage on the Sherbrooke mill would fall due. Mr. Brimmer said that the borrowers, Perry & Bell, wished to pay it off. For reinvestment he suggested that the cash be left in his hands, or, as he phrased it, "in his office."

"You know," quoth the good woman, "Mr. Brimmer has clients who do not wish their names mentioned, and who give him abundant security for their borrowings. He says that often he can get seven per cent., and Mr. Brimmer is always so punctual."

"Did you agree to his proposal?" her brother asked.

"I told him that I probably should, but that I would consult you first."

"Well, Jean, all that I have to say is don't let him, or anyone else, have your money without security given you openly and aboveboard. I don't like his talk about seven per cent. either. Why money is not worth more than five to-day, on such security as you ought to have."

As John spoke, his convictions grew firmer. He continued, "Jean, you can buy two more lots on St. Catherine Street, a little beyond Atwater Avenue, and they'll come out better than anything Brimmer can offer you. Just you insist on handling your own money."

John's counsels prevailed. His sister felt that

an experience vastly wider than her own had formed his convictions. Early next morning she began to negotiate for the St. Catherine Street property. Next came a call at Mr. Brimmer's, that he might learn her decision. When she stated it, clearly and firmly, she might have observed in Brimmer's face, had she scanned it, a shifting of the polite mask which he habitually wore. A coarse and greedy look flitted across his grizzled features as he curtly said: "Well, Miss Currey, I have advised you in the past somewhat to your advantage, I think, and do so now. If you consult others, and prefer their advice, I have nothing to say. Be kind enough to call with Perry & Bell's mortgage next Thursday, and I will have much pleasure in handing you a check for fifteen thousand dollars, with three months' interest." And he bowed her out with almost a full measure of his accustomed cordiality.

When John Currey heard how promptly Brimmer meant to repay the mortgage loan to his sister, his conscience tingled a little. Was it right to question the integrity of this man who, after all, may have spoken the truth regarding the needs of clients whose capital was temporarily locked up? Was it fair to entertain a prejudice against him, largely based on the shady art of which lying gypsies were the best known practitioners? But in any event Jean's new purchase

would prove not only safe, but profitable, a very different case from lending on a mortgage. In another moment the subject had vanished from his thoughts.

With his habitual punctuality Brimmer paid Miss Currey her check on the following Thursday, and she handed him her deed of mortgage on the Sherbrooke mill. Another week and she had bought two more lots on St. Catherine Street. Within three months came Brimmer's flight, with all the loss and anguish of his victims. One of the first men John Currey met after the news flashed through the city was Joe Field.

"Something in science after all, John, eh?" And he opened and shut his fat little fist suggestively. Joe had read in Brimmer's palm characteristics not betrayed in his face, or disclosed in his public life. The amateur reader of palms had saved Jean Currey a goodly slice of her possessions. In her case, as in every other, the rascally notary had taken pains to destroy every trace of daring forgery. It was soon discovered that never had Perry & Bell, of Sherbrooke, granted a mortgage on their mill. Brimmer had regularly paid the interest on a loan for which during five years Miss Currey had held a bogus deed. To repay her that fifteen thousand dollars must have sadly bothered him, and his coolness, as he politely handed Miss Currey

her check, showed the man's amazing command of himself.

Six months after Brimmer's disappearance, Philip Macdonald, of Montreal, saw him in Montgomery Street, the chief thoroughfare of San Francisco. He was quick of pace, jaunty of step, and why not? In crossing the forty-fifth parallel of latitude had not Crime become as blameless as Innocence?

A PUZZLING CASE

Our cashier is shrewd in his look,
As his gaze is glued to his book:
I had toddy one gill,
It was two in my bill;
"Double entry," explained Obed Cook.

DANIEL DE COURCY.

MUCH has been said regarding the gain reaped by a traveler. He sees new cities, he observes foreign populations in their homes, he remarks codes and customs widely divergent from those of his native land. He discovers that, after all, this is a pretty big planet, with strange varieties of human beings scattered across its breadths. In many respects the landlord of a hotel has much the same experience, day by day, that comes to a traveler as he journeys across oceans and continents. Without the cost and trouble of leaving his own threshold, Spaniards and Swedes, Danes and Dutchmen, explorers of mark, physicists of the first rank, with many more as distinguished, come beneath his roof and shake his hand, every twelvemonth of his life. If our Boniface keeps the one good hotel in his city, and if his city, to-wit, Mon-

treal, is a city of distinction, he is more fortunate in his post than if his door opened upon either Piccadilly or Broadway. In London and New York visitors of note are distributed among scores of hostelries, so that no single register can boast as many famous names as those recorded at the Donegani Hotel in the old days.

I wonder how many Montrealers remember Joe Daly, the major-domo of the Donegani? He was a man born for his place. He was courtesy and helpfulness incarnate: he carried into the business of hotel-keeping the best traditions of true and abounding hospitality. He could arrange drives to Lachine, Sault-au-Recollet, and Bout de l'Isle as easily as around the mountain. His card gave its bearer access to the collections of pictures which even in that early day were to be seen in Montreal. The best private library in the city, rich in original records, opened its doors to every scholar introduced by Joe Daly. And his friends included Dr. Murphy, who had a superb collection of coins and medals, shown to anyone who came from the Donegani to the Doctor's surgery in Craig Street.

One winter evening, a few months before the close of Joe's life, we sat chatting in front of a glowing fire in a parlor facing Dalhousie Square. Our talk drifted into theater-going, and the famous actors who had played in Montreal. Daly clearly recalled Charles Dickens who was, he declared,

every whit as great an actor as a novelist. The same sympathy which enabled him to impersonate Mr. Pickwick sharpened his pen when he portrayed Mr. Pickwick. No tragedian had impressed him more than Edwin Forrest. Next to him he placed Junius Brutus Booth, father of Edwin Booth. "But," quoth Daly, "the best actors are not on the stage at all. For thirty years all that I have had to do in this hotel has been to keep my eyes and ears open, to enjoy a great deal better acting than was ever put on the boards of the Theater Royal. One case in particular stands out in my memory to-night. When did the Crimean War come to an end?"

"In 1856."

"Well, then, in the fall of that year a young English lieutenant, who had fought at Sebastopol, came to the Donegani, and engaged a small front room on the top floor. He had the address and manners of a gentleman, and I took a liking to him at once. He told me that he had come to Canada to look about him before investing, 'to spy out the land,' as he put it. But neither from me nor from anyone else, so far as I heard, did he ever inquire as to land values, business opportunities, or the prospects of Montreal as a port—a subject at that time much in the minds of Montreal folk.

"Ralph Beardsley, as he called himself, soon made friends right and left. Among these were

two Sherbrooke Street families so old and wealthy that they were the acknowledged leaders of Montreal society. In both households he established so firm a footing that he could drop in for afternoon tea as if he had been born a Molson or a Frothingham. Every week of his stay widened his circle of acquaintances, and heightened his popularity. He joined the Garrison Dramatic Club; and his voice, a capital baritone, was heard in the choir of St. John the Evangelist. Half a dozen of his chums were officers in the Grenadier Guards and the Scots Fusiliers. One bitter cold afternoon in February, a score of these robust young soldiers tramped on snowshoes to Lachine, with Beardsley as one of their party. On the homeward trudge they had a stiff gale in their faces, and Beardsley was chilled to the marrow. Next day he couldn't leave his bed, as a victim of what was then called 'inflammation of the lungs,' and is now dubbed 'pneumonia.' Three or four days passed, and then Dr. Craik, our leading physician of that day, told me that Beardsley was not responding to his treatment, and that he feared the worst for his patient. I went at once to room 81, Beardsley's quarters, and his ashy face and obstructed breathing fairly frightened me. But even on his sick bed he was a gentleman, and he welcomed me with his customary politeness. 'What does Craik think of my case?' he asked.

"'He finds you losing a little strength every day. Let us hope for your speedy recovery as soon as the crisis is past, but it will do you only good to arrange your affairs, so that you may dismiss them from your mind, and have nothing to do but to get well.'

"'I suppose I had better make a will—my first will, not my last—if I can help it.'

"Within an hour or so I ushered James Smith into room 81. He was our foremost notary, and a man worthy of a seat on the Bench. His client, in a hoarse whisper, but with a brain as clear as crystal, dictated as nearly as I can remember: 'To McGill College, in token of gratitude to its principal, Doctor Dawson, five hundred pounds. To the Montreal General Hospital, whose chief of staff is Doctor Craik, three hundred pounds. To the Church of St. John the Evangelist, for its charitable fund, two hundred pounds. My personal jewelry, my watch, and other effects in this hotel, to my friend Joseph Daly. The remainder of my estate, real and personal, wherever situated, my lawful debts paid, to my honored father, John Joseph Beardsley of Beardsley Manor, Frome, Somersetshire, England.'

"His concluding words were uttered more and more slowly. It was with difficulty that the notary caught them for the leaf before him. That leaf was duly signed, with a scrawl nearly illegible,

and was then duly attested and sealed by our friend Smith.

"Beardsley retained consciousness for about a week after that. Then at six o'clock one morning he breathed his last. His funeral was attended by twoscore of his coterie, although the day was stormy and unusually cold. At Mount Royal Cemetery the coffin was placed in a receiving vault until we could hear from Beardsley's father, to whom the sad news of his son's death was promptly communicated. When we returned to the hotel, we assembled in this very parlor, and James Smith read Beardsley's will. There was a distinct hum of grateful acknowledgment for the legacies to McGill, to the hospital, and to the Rev. Edmund Wood's church. A month passed before I heard from Mr. Beardsley, senior. He was no squire residing in a 'manor,' but simply a clergyman of no estate whatever, who had educated his son at Balliol College in Oxford. There his talents had won him a prize of one hundred guineas for a translation from Euripides. Ralph Beardsley, so far from holding any real or personal property in England, had left debts exceeding six hundred pounds behind him.

"At first he had punctually paid his bills at the Donegani. But latterly he had been remiss at the cashier's desk, blaming his 'London agent' who was dilatory in collecting and remitting his 'rents.'

Beardsley died owing the hotel, I am ashamed to say, more than three hundred dollars. And what about the jewelry and other effects bequeathed to me? At an auction, conducted by Mr. Devany six months later, they netted $14.10, every penny of their value. A hotel keeper in a border city like Montreal is much exposed to swindlers and confidence-men of all kinds. I have known all sorts of them, from Southerners with the suavity of Henry Clay or Chesterfield himself, to rough-and-ready pikers who seemed too uncouth to be playing a part. In the long procession of them I give the first place to Ralph Beardsley, whose acting was so perfect that he deceived as old and seasoned a stager as myself."

"But why," I asked, "did he keep up his fraud on his deathbed. We expect a man to tell the truth there, if anywhere?"

Joe was silent for a few moments, then he said: "He was bluffing, never supposing that death would call his bluff. And rumor had it that he was engaged to Miss Bullion, the heiress of Hochelaga. Had he lived to wed her, Ralph would have been a rich man."

SHADOWS BEFORE

He that hath ears to hear, let him hear. ST. MATTHEW xi., 15.

How time flies! It is quite forty years ago that the Montreal press published tidings of a bankruptcy that astounded its readers, old and young. Sawyer & Sons, the leather firm in St. Paul Street, had failed! To-day Montreal is so big and many-sided a city; its huge business is divided among so many strong concerns, that it is hard to recall the full shock of that failure. In the early seventies, when I was a lad, the Sawyers were the acknowledged leaders of the Canadian leather trade, both as manufacturers and merchants. In those days the notion of Sawyer & Sons stopping payment would have been the same as supposing Mr. Lamothe, the postmaster, ceasing to sell stamps; or Mr. Delisle, the collector of customs, declining the acceptance of duties. But it was nevertheless true: this famous old firm, which again and again had weathered panics and hard times, had gone to the wall at last, with no preliminary sign of weakness, so far as public observation went.

And this bankruptcy, as its details came out day by day, proved to be one of the worst in Canadian annals. Large sums had been borrowed from brothers-in-law and cousins of the partners; these debts, in every case, had been much reduced that winter by transfers of goods and machinery at prices suspiciously low. A good deal of the stock on the shelves in St. Paul Street consisted of wares that, at a forced sale, would hardly fetch one third of their cost. In truth, this old and honored house had been an empty shell, living on the reputation earned by its founder, Samuel Sawyer, as sterling a man of business as Montreal has ever known. I remember him as one day he slowly came down the steps of the Bullion Bank, wrinkled and bowed, leaning heavily on his cane. He died that summer, more than eighty years of age. His sons kept the old name on their signboard as one of their best assets. One puzzling fact about the Sawyer failure was that this very Bullion Bank, where the firm since it opened its doors had kept an account, wholly escaped loss when the great leather house came to grief. How had that come about? Why was it that among all the bankers and shippers, the manufacturers and wholesalers of this city, only Benjamin Buckley, manager of the Bullion Bank, had detected in the Sawyers tokens of financial distress in time to avoid disaster when they failed?

Now that everybody concerned in this query has passed to the land of shades, I feel free to tell what I know about this case. Nearly thirty years ago I crossed the Atlantic in the Allan liner *Sarmatian*, with Benjamin Buckley as a fellow-passenger. We had so tempestuous a voyage that one night a life-boat was blown from its davits into the sea. The next night, almost as rough, found Buckley and myself the only tenants of the smoking-room. We chatted, and as the old banker sipped his toddy he grew more and more confidential. Our talk drifted to mind-reading, and I told Buckley some of the exploits of Cumberland, the mind-reader, at Nordheimer's Hall one evening. Said Buckley impatiently, "Mind-reading! Tut! No, my boy, it's all a matter of face-reading, of voice-reading, and perhaps in Cumberland's case, of muscle-reading, as he firmly holds your hand, and notes your unconscious twitches. Of course you remember the Sawyers' failure ten years ago or so?"

"Certainly I do, and how your bank lost nothing, for all that the firm had always kept an account at your office."

"Yes, and Samuel Sawyer was one of our principal directors for many years before his death. Our escape from a heavy loss when the Sawyers failed was due to what you may like to call mind-reading. May I tell you about it?"

"Please do so. I am all ears."

"One cold night, early in January, I was walking homeward along Dorchester Street when I overtook Philip Sawyer, who was always rather a slow chap. After we had wished one another a Happy New Year, we spoke about the proposal of the Ottawa Government to heighten the tariff on imported leather. Sawyer's comment was, 'It won't help us, even if the bill goes through. Nothing can do this country any good now. Why, when a man's note falls due he thinks he does well if he pays for the stamps on his renewal. I had just such a customer this morning.' In another moment we reached Guy Street. I bade Sawyer good-night, and continued my northward jaunt.

"It was not so much what the man said, as his heart-broken tone and look that set me thinking. I had seen just such a look flit across a man's face when he felt himself at death's door. I had seen it once more when another man was facing insolvency and disgrace. Nobody, let him suffer whatever stress he may, ever wears that beaten look while there's a glint of hope in his heart. As I walked along Guy Street to my house I began to put two and two together. It was the second week in January, and Philip Sawyer had probably just scanned his firm's profit and loss account for the past twelvemonth. If ever a face divulged a secret, Philip Sawyer's face that night told me that

his house had scored a large deficit as the result of its business in 1875. To that inference another tacked itself as I knocked the snow from my heels on my doorstep. All the three brothers in the firm occupied big mansions, far outvying the modest dwelling in Palace Street that had been good enough for their father. For a long time the treasury in St. Paul Street had maintained three extravagant households, as well as three country places on the Lower St. Lawrence. Was there anything else to trouble Philip Sawyer and give his cheek that tell-tale grayness, his tone that despairing quaver? Yes: within three years formidable rivals had established themselves almost at his office-door. Rimmer & Rand, this new concern, had been the two best salesmen the Sawyers ever had in their employ. They were securing large orders in Ontario and the Northwest in competition with the old firm. And then there was the new tannery of Telfer & Tomkins on the Lachine Canal. Tomkins was a Yankee from Brockton, whose chemical kinks shortened the processes of tanning, and materially lowered their cost.

"Next morning, without a word to anybody, I examined the Sawyer account at the bank. Its cash balance, barely a thousand dollars that day, had been slowly shrinking for three years or so. That was a bad sign. Other signs were worse. About one fourth of the firm's paper under dis-

count came from supply-accounts, that is from houses whose supplies came chiefly from the Sawyers as their backers and nurses, who granted long credits. One of these concerns had no less than twenty thousand dollars of its paper in our hands. Think of that! And some of these notes I suspected to have been given as sheer accommodation, and stood for no real sale or genuine debt of any kind. I keenly felt that I had been remiss with the Sawyers, downright careless, indeed. The firm had been in business so long, it had bulked so largely in the trade of Montreal, that a belief in its solidity and wealth had overstayed all sound warrant. Not one of the sons of Samuel Sawyer had a tithe of his ability and force: that lacking the firm was slowly dying from dry rot. It was high time for me to get busy. That week Joseph Sawyer, the youngest of the partners, who attended to the banking, called at my office for a discount as usual. His paper included a note signed by White & Whinstone of Toronto, a supply-account. I objected to this note, and told my customer that I wished some of this supply paper retired within the next three or four months. He was startled, and not quite civil. But my resolution was taken, and I never budged from it. I always spoke courteously to Sawyer, but I told him distinctly that his line of discount must be steadily reduced. He was too cautious a man to ask me why; perhaps he

was a mind-reader, too! And so that year, under constant pressure, by throwing out every note I didn't want, I lowered the account about one half. The next year I continued that policy, and Joseph Sawyer was keen enough to see that I no longer cared for his business. All this while he had been taking paper to the Exchange Bank—most of it stuff that I had refused. These notes, when the Sawyers went up the spout, did not net the Exchange Bank forty cents on the dollar. But the Bullion Bank, with its paper picked and sifted, collected in full every note discounted for the Sawyers. In not more than three or four cases had we to grant renewals. So much for a glance at a tell-tale phiz, so much for an ear to catch the wail in a man's tone. Depend upon it, there's the essence in mind-reading."

"Yes, Mr. Buckley, and yet it all turns upon the tact and the will to take advantage of what that glance sees, and what that ear hears."

"Mebbe," quoth the old chap, as he cast the butt of his cigar into the ash-tray, and ambled to the cabin-door on his way to bed.

WHY JOEL JONES DIED POOR

There is a generation that curseth their father.
PROVERBS XXX., 11.

IN the spring of 1880 a rounded corner in the heart of Montreal, facing the Champ de Mars, was torn down to make way for a modern building. For many years that corner had borne in huge gold letters, "Jones's Laundry Bar." That soap was so good that thousands of housekeepers used no other, and it made Joel Jones a rich man—as we counted riches in those distant days. Just how wealthy he was he kept to himself. He had no partner. His private ledger was written up, day by day, with his own pen, so that no confidential clerk could disclose to friends, of course in strict confidence, the net figure in the account headed Capital. But signs of Jones's financial ease were manifold. He always paid cash for supplies, even when he bought a carload of tallow. He set up costly new machinery as soon as he was sure that it would save him money. And rumor said that he was a lender on a large and profitable scale.

But here, as events plainly proved in good time, rumor was wrong.

One winter morning, nearly forty years ago, the readers of the morning papers were told that Joel Jones had died of heart disease during the preceding night at the General Hospital. He had the respectful obituary and the decent funeral due to a man of his good standing in the community. But his competitors, his customers, and the gossips-at-large were struck dumb when, in about a fortnight, the Jones executors announced that the estate netted barely $12,000. How could that be? Had the old man in the later months of his wretched health been caught when Richelieu tumbled from 130 to 48 in a single week? Or was he short on Tuscorora when it bulged from 86 to 512 in less than a month, through striking the richest lode in the record of Canadian silver-mining? Had he deposits in savings banks as yet undiscovered? Had he forgotten to enter in his ledger loans to borrowers? No. So far as his ledger went it plainly set forth every debit and credit as carefully within a week of Jones's death as if he had been but thirty years of age instead of seventy-four. One fact, indeed, was singular, and gave rise to a good deal of guessing. The last ledger in Jones's safe, the only one that could be found, was but eighteen months old. Its neat pages showed that the business had rapidly

dwindled toward the close of the old soapmaker's life, and yet it did not explain why he died a comparatively poor man. That secret had been destroyed with his old records. His daughter, a woman of forty, and her three brothers, were deeply chagrined. They were convinced that their father had invested in Dominion securities—to be duly found in a safety-vault. He had daily scanned with interest the quotations of these securities on 'Change. And yet when every safety-vault in Montreal was visited, in none of them had Joel Jones ever deposited anything whatever. Day by day the mystery darkened; everybody who discussed the shrunken estate of Joel Jones was sorely puzzled, with one exception, namely, myself.

Jones was a master of his trade as a soapmaker, and he was a pushful salesman. His laundry bar was the sound and quick cleanser that he said it was, and when he founded his factory he hit upon a capital plan for his prices. The more soap a customer bought, the less he paid per pound, so that if he bought all his soap from Jones he saved a good bit of money in the course of a year. This shrewd pricing built up Jones's fortune. His success began so early in his career, and it was so sturdily maintained, that his native sourness and rudeness had little or no curb. His harsh manner and rasping tongue forbade his having personal friends or cronies of any kind. His family life,

report said, was one constant quarrel, for he was every whit as masterful at home as he was over his borax kettles.

It was neither in a business way, nor in his household, that I knew Joel Jones. He joined the Montreal Radical Club at our second meeting, and as its secretary I formed his acquaintance then and there. His interest in our aims of reform in politics and theology was sincere. Whenever a deficit had to be met he opened his pocketbook freely. Like many another man without a home, or with a home he shrinks from, Jones was an unfailing attendant at his club. No storm was severe enough to keep him away from our dingy rooms in St. James Street, and when a debate gave him a chance for hard hitting, his face would brighten with a zealot's fire. From the first, Jones took a liking to me. However sharply we differed in argument, he was never boorish to me, as he usually was to others of our little circle. Truth to tell, although Jones liked me, I disliked him. He was quite as dogmatic and assured as the orthodox folk he opposed. He was as positive that within his clutch lay final truth as if it had visibly descended to him from on high. He was one of the radicals who exchange an old parrot-cage for a new one; who abandon Calvin, Wesley, or Mill, and take up with Paine or Ingersoll, Marx or Henry George, repeating their doctrines as self-

evident and unrevisable. That known truth is, after all, but a fragment, to receive small additions even in a long life, was a conviction which Joel Jones scornfully repelled. First and last our Radical Club numbered at least one hundred members on its roll. I cannot recall more than three or four of them who passed from parrot-cages to the open air where truth is freely sought and fully enjoyed, no matter where it may be found.

One afternoon in January the club had discussed, with no little heat, the legacy taxes then proposed by the Quebec Legislature. Jones walked beside me, homeward bound, as darkness had fallen upon the city. A bleak, searching wind forbade conversation. As we crossed Victoria Square Jones said, "May I have a chat with you for five minutes just now about a personal affair? That talk about legacy duties has set me thinking."

"Certainly, come to my quarters in Mansfield Street, where we'll be warm and comfortable out of this wind."

When he doffed his mink cap, and brushed the snow from its old-fashioned peak, I saw that he had aged a year in the past month. His features wore the wan gray that marks a mortal ailment. He sighed wearily as he said, "I've had my eye on you at the club these five years past. I can trust you, I feel sure."

"I thank you for your good opinion of me, Mr. Jones."

"My health is bad, very bad, this winter, and at my age it behooves me to put my house in order."

A forlorn look stole into the old man's face as he spoke, and I felt really sorry for him. He must be friendless indeed, I thought, when he seeks aid and comfort from a mere official acquaintance like myself.

"I am a heart-broken man," he continued, "my four children at home in Metcalfe Street are nothing to me. Their mother was a Ledyard: she died two years ago, you may remember. She had a good deal of real estate, which went to her children, so that they are well off. But for all that they are eager for the day when they will divide my sticks of property—that I have wrought so hard to earn and guard. But I'll dodge them yet, and that's what I want to talk over with you. Mind this, all that we say here is strictly between us."

"Absolutely, Mr. Jones."

"Then let me tell you that before my marriage a daughter was born to me, and that she is the only child of mine I care a copper for. She is the wife of Ambrose Biggs of the East Shore Railroad, in Boston. She has always been kind and good to her old father. I gave her a high school education, and when she married her wedding present from me was a house furnished down to the napkin

rings and salt cellars. She is to have as much of my property as I can give her, and the sooner the better, for I lose ground every day." As the old man ceased to speak his features grew sharper and he shivered as if from a sudden chill.

"What property do you wish to transfer?"

"Some city debentures, worth $42,000 at par, and eighty-five shares of Bank of Montreal stock. I have never owned any real estate, not even my dwelling-house."

"Of course you desire to avoid your transfers being traced?"

"They must not be traced, no matter how soon anything happens to me."

I thought for a moment of leading brokers on 'Change, and I said, "You might transfer your holdings piecemeal to Macdonald & Davidson, Scott & Gardner, Margin & Brothers, and Egerton Ford. They could buy, day by day, for Mrs. Biggs first-class securities listed in New York or Boston, paying dividends equal to those you receive now."

"Good! You have the right idea. Meet me at my factory at ten to-morrow and we can polish off the whole business by Saturday. You shall have five hundred dollars for your trouble."

Before Saturday my program was duly carried out, and Mrs. Biggs was the registered owner of Boston municipal bonds, and of Western Union

shares, yielding her a goodly income. As soon as the transactions were closed, the brokers' accounts were thrust into Jones's stove beside his desk. That stove, I am certain, devoured the old ledgers which recorded the holdings sold for Mrs. Biggs's benefit.

Joel Jones lingered for nearly two years thereafter, and at times his health improved so much that he hoped for prolonged life. But one bitterly cold night as he walked home he took a severe chill, and a violent cough aggravated the weakness of his heart. On the second evening of his stay at the General Hospital he died. For many a week after his death his heirs-at-law in Metcalfe Street sought a hoard which they were positive they would find. Their quest was vain, for no such hoard existed. Where the old father's heart was, there he had bestowed his possessions, and so shrewdly as to switch off all appeals to law. Thus it was that Joel Jones, long a rich man, died poor.

SLIGHT REPAIRS

Who, while her boys are fast asleep,
A-down the stairs doth softly creep.
Milk-jug to find, without a cheep?
My mother!

Who then the furnace-grate doth shake,
And doth the peptic biscuit bake,
Long ere another soul's awake?
My mother!

Who when her larder runneth low,
Unto the market-stalls doth go,
The mercuree at ten below?
My mother!

Who's there when wood's to be chopt up,
Or beating rain's to be mopt up,
Or kitchen-sink hath got stopt up?
My mother!

Who when folks talk doth show most wit;
When frauds assail, discerns their pit;
When trouble comes, displays most grit?
My mother!

ON a winter night, fifteen months ago, Mrs. McTabb's family were sitting in the comfortable little parlor of a modest house in Gonzaga Street,

a respectable and unfashionable thoroughfare of Northern Montreal. Mrs. McTabb's household consisted of herself, two sons, and three daughters. The elder boy, Jack, earns good wages in a piano factory. The younger son, Tom, a lad as yet, is an amateur carpenter, with the ability to make the whole house untidy every day. The daughters are young women of good education, pleasant manners, and handsome faces of the Scottish type. They are girls like to marry early and happily.

Jack and his mother were seated by themselves near the crackling grate fire, and their topic was that frequent theme, their landlord, and his intentions.

"Miller is going to raise his rents in May," said Mrs. McTabb, her tone indicating spirits close to zero. "He's hinted as much to the Millards next door—and it's such a bother and expense moving."

"Yes," said Jack reflectively, "and where can we go and do better? All the talk in our shop is that rents will be ten per cent. higher in the spring, and living in the suburbs means paying your money in car-fare instead of in rent, with the luxury of strap-hanging most of the time."

"I declare," rejoined Mrs. McTabb, with wrath in her tone, "landlords are the meanest set on the face of the earth. Miller is charging us just twice what this place brought sixteen years ago, when it was new, and the Reeds lived here. Mrs. Munro

told me only this morning, that Miller thinks of making a feed store next door. A nice thing to have bales of hay on our sidewalk, and a bunch of straw hung out as a sign beside our parlor window. We'll have to pay double insurance, and be burnt in our beds, too, may be. That old miser of a Miller has never done a thing to this house since we came here four years ago. Not a latch or a lock will he fix. We've had plastering to repair, and we've had to ease doors and window-sashes over and over again, just because they were miserable green pine to begin with. When he raised the rent two years ago, the week after he saw our nice new paper on the parlor walls, I made up my mind that he'd never raise his rent on us again. Why should he? He's getting four profits on his money now. And me a widow, too."

Mrs. McTabb's eyes moistened.

"Well, mother, that is all very fine, but what can we do if property is rising all the time? We can't live in a smaller house."

"No, we can't possibly live in a smaller house. I would like to have a larger house, with a room in it for Tom, bigger and brighter than that dark closet of his upstairs."

Just then the door-bell rang loudly, with the unmistakable pull of a postman. Mrs. McTabb went to the door and brought in a large blue-tinted official envelope. Brushing off the melting snow-

flakes that clung to it, she drew out a sheet of legal cap, stiff and thick enough to print banknotes upon. It was a typewritten note from Hawk & McFactum, solicitors in St. James Street, notifying Mrs. McTabb that their clients, Willis & Son, intended to pay off her mortgage falling due first proximo, unless that for the term of the ensuing three years she consented to reduce her rate of interest from five-and-one-half per cent. to five per cent.

"Jack, look at that!" she cried, as she handed the note to her son, who read it with a knitted brow. His mother's face took on a shade of deepened anxiety. Mrs. McTabb did not like her little bit of an income to be shorn by forty dollars a year, at one fell swoop, as it were. Her husband's life had been insured in the Sun Office for that amount, and when he died, about six years before, she had invested her money in a mortgage, through Hawk & McFactum, who had been Mr. McTabb's solicitors. And now, with so many new demands on her pittance of an income, it was to be reduced by forty dollars. While Jack was musing over the lawyers' note, she was totting up how much she could count on, month by month, including a little something from her Merchants' Bank shares, and the trifle received as interest from her account in the Savings Bank. Mrs. McTabb had never before felt so poor, so oppressed as a tenant by a ruthless landlord. A

glance at Jack reminded her of his generous contribution to the household expenses, and strengthened her wish that the demands upon his slim purse might not be increased.

Jack seemed to be reading the type written lines in his hand. At last he broke out——

"Mother, let me tell you what you might do. Property is going up all the time, and these lawyers say that it is cheaper than ever to borrow on a good mortgage. Why not buy fifteen or sixteen thousand dollars' worth of property, pay half cash for it, and get Hawk & McFactum to borrow the other half for you at five per cent.? What's the use of paying rent all our lives, and having nothing to show for it?"

"I wouldn't like to owe anything on property, Jack. Why wouldn't it be best to buy no more than I can pay cash for?"

"Because you will make a profit on the money you borrow. You see you pay only five per cent. for it, while you lease your houses so as to net seven or eight per cent., after the outlay for taxes, insurance, and repairs."

"But suppose that any of the houses couldn't be let?"

"Small fear of that, mother, if you buy in a good locality, not too far from Dorchester Street. And then you have always the chance of your property rising in value, which puts money in your

pocket you don't have to earn. That's what has made Miller a rich man, confound him!"

As they pursued their dialogue, Mrs. McTabb's honest face lost its troubled expression, and the world, even including Hawk & McFactum, did not seem so bad after all. And Jack, as he unfolded his scheme for increasing his mother's income, grew excited. His plans, with every word that he spoke, took a deeper hold of his mind.

Landlord Miller fulfilled Mrs. McTabb's expectations. On February first, the legal date, he gave her formal notice of a rise of three dollars a month in her rent. Her reply was ready. She intended to quit his premises on May first.

Mrs. McTabb had always lived in rented houses, and for years had longed to own her home. This longing she was now determined to gratify, thanks to her son's instigation. Sometimes with Lucy, sometimes with Jean, and even with Jessie, the youngest lassie of all, she talked of her project, and how, in detail, they would furnish and deck their new home when they moved in. Mrs. McTabb inspected at least a score of premises offered for sale, and visited almost as many real estate agencies down-town, as she prosecuted her inquiries as to terms. There was a streak of fun in this Scottish dame, and it amused her to bring out the contrasts betwixt fact, as developed under

her shiny spectacles, and the glowing fancy of real estate advertisements. "A central locality" proved to be an alley, but to be sure, near the general post-office. "Constructed by a leading builder" described a bulging brick wall in Mansfield Street, withheld from a tumble by conspicuous bolts at the ends of steel rods. "Modern in its every appointment" brought the weary widow to a row, built less than five years before, plainly scamped in every joint of its bricks, in every square yard of its plastering. She never gave a second glance at premises adjoining livery stables or garages, railroad tracks, or smoky factory chimneys, which she discovered as the staple "offerings" at the agencies. At last, as a reward for her patience, Mrs. McTabb came upon just what she wanted: four comparatively new, small brick houses in a row. She summoned her boys and girls to a family council, and the decision was unanimous that it would be "great" to buy that row in Sycamore Street. The houses were not new, but they were well built. One of them would answer as the family mansion, and in its garret Tom would have a sunny bedroom, and lots of space for his lathe and work-bench. Up there he would leave the remainder of the house undisturbed. The price of the property, $16,000, was a close fit to the computations of Jack's pencil. Some repairs, however, needed attention at once.

It was the "run down" condition of the row that made it so cheap.

Hawk & McFactum were as good as their word. They found a lender willing to advance Mrs. McTabb the eight thousand dollars she required. In the fourth week of April she became the owner of the Sycamore Street row, and moved into No. 53, with three southerly windows in its gable.

Mrs. McTabb's gratification with her purchase was almost without alloy. She admired her deep back yards, dating back to the time when land was sold by the lot—for a few hundred dollars—not by the square foot, and even the square inch, as today. She observed to Jack, again and again, how near her houses were to two lines of tramway. Close by, and yet not too near, were excellent meat and fish markets, and a big grocery charging low prices on the "cash and carry plan." Not two blocks off stood a department store, not the biggest in town, but just the place to get an odd spool of thread, or a bit of lining, needed in a hurry. Mrs. McTabb already felt the tickle of a landlord's pride.

The leases of two of her houses ran out in the following May. Mrs. McTabb felt that the rents were low, far too low, indeed. She inquired as to what other house-owners in that vicinity intended to do with regard to new leases. A house opposite

hers, which had been bringing $25 a month, was to be advanced five dollars. A somewhat larger house, close by, was to pay an increase of eight dollars. This information aroused mingled feelings in Mrs. McTabb's heart: joy in her bargain in these houses; sharp regret that one of her tenants had a lease for three years longer at the old rate. She made a mental note that she would never grant long leases. When Jack, at his mother's request, brought home from Lovell's two "House to let" placards, there was a long, earnest discussion as to what rents should be asked for the houses soon to be leased.

"Mother," said Jack, "don't you think five dollars a month too much of a jump all at once? Isn't it taking advantage of people to make them pay sixty dollars more a year than the houses ever fetched before?"

"Jack, don't be silly like your poor, dear father before you. Take what you can get. Folks wouldn't pay thirty dollars if they could rent such a nice, handy house for less. Property is going up wonderfully in this neighborhood, and why shouldn't our rents rise as well as everybody else's?"

The girls giggled. They hardly knew which side to take. They had been tenants so long that their dislike of high rents had not had time to forsake them as yet.

Next morning Jack suspended the placards, "House to let: $30 per month. Apply to No. 53."

Within three days Mrs. McTabb had so many applicants that her views with regard to tenancy underwent still further development. She almost regretted her moderation in charging so small a figure as thirty dollars. As it was, she meant to pick and choose from among her inquirers. Two of these inquirers were wives of men employed on the Canadian Northern Line. Their visits reminded Mrs. McTabb that this railroad was doing much for the prosperity of Montreal, an additional reason why rents should be stiffened, especially on so central a thoroughfare as hers, soon to have its name changed to Sycamore Avenue instead of Sycamore Street. Both the callers, whose husbands were railroad employees, had young children, and Mrs. McTabb hesitated about leasing her houses to them. She couldn't bear to have youngsters abrading her walls, and pulling her banisters and blinds to pieces. To be sure, Jack and Tom and the girls had been little once, but they had been so well trained and watched that they had never damaged any landlord's walls, or his banisters, or his blinds, or anything else that was his.

Another caller was a refined, neatly dressed widow, from Quebec. Her manners were those of

a lady in the best society, and her voice had the well-bred modulation which can be neither imitated nor taught. Her two young sons, she said, were clerks in the Wellington Insurance Office; she had one daughter, an invalid. Mrs. McTabb was sorry to say that other parties were wanting the house, that she had in part promised it to them, and would let the lady know her decision early next week.

When the lady bowed herself out, as might a dame of the time of Louis XIV., Mrs. McTabb said to Lucy, in a tone of meditation:

"I don't want a widow in a house of mine who hasn't good private means. Suppose her sons die, or lose their places, or go to the States, what about me? I might have the house thrown on my hands in the fall, or the winter, maybe, just when tenants can't be found. No, the best people for my houses would be newly married couples. They'd furnish up nicely, and there'd be no children to knock things about—not for two or three years anyway."

And thus, by waiting less than a week, and selecting just what she desired, two newly wedded couples were secured, who were plainly climbing up the social ladder, not slowly descending that ladder, as in the case of the lady from Quebec, whom Lucy called "the Marchioness."

Now for a word about our young mechanic,

Tom, in the attic. He hugely enjoyed his ample quarters, and Jack took counsel with him as to how their new home might be bettered from cellar to roof. Jack estimated that four hundred dollars or so would make their home as modern, as convenient in every way, as if a builder were giving it a few final wads of putty and dabs of paint. But when the boys began work in earnest they discovered that one repair demanded another, and that every improvement made other improvements quite indispensable. The first story floors had sagged somewhat, so that a brick wall across the basement had to remedy that downward bend. When the bricklayer came and tore up the basement floor to begin his work, there was such a revelation of damp, rotten wood that Jack was reluctantly obliged to take the bricklayer's advice and keep out both damp and rats by laying down a concrete floor. To lay this properly not only took a good while, it sorely deranged Mrs. McTabb's kitchen, and worst of all, it was costly. When the new floor was completed, every bit of the basement wall and ceiling asked to be replastered, and replastered it was. While thus going forward, slowly enough, the boss plasterer pointed out to Jack that the basement windows should be enlarged. They were much smaller than those of new houses, and daylight was a good bit cheaper than gaslight.

"Better make one job of it while you are at it," he said.

So, after some little discussion with his mother, Jack called in a stone-mason, and that week the stone courses which rose above the basement windows were knocked out for quite fourteen inches. The new windows made their rooms almost gay as viewed from within. But viewed from outside the house front looked ragged and patchy. So next day painters were busy renewing the cream-colored paint on the whole row, from end to end. Jack, with a sense of proprietorship, and to see at close range how the work proceeded, mounted one morning a painter's ladder until he was abreast of the eaves. He noticed that the leader which carried off rain was half full of dust and dirt. In cleaning it out he brought to light a dozen holes in the metal, and as he cautiously examined the roof, he found it rusty in a good many breadths. These discoveries made Jack a trifle nervous. When he had promised his mother to put her house in order, he had no idea that anything beyond "slight repairs" would be needed. He was not then aware of the thorough neglect and unwholesomeness into which ordinary dwellings are allowed to lapse; and he did not know that houses built to lease are often run up by speculators with no regard for the health or comfort of their occupants.

However, Jack had courage, and he resolved to renew his mother's house from its ridge-pole to its drains. He had the leaders well soldered, and the roof repaired, when his sisters showed him one morning how the carpenter, in jacking up the back parlor floor, had started cracks in its plaster. Jack said at once: "Girls, I have a job for you. Wash the paper off the walls in both the front and back parlors, and we will have them neatly repaired and tinted. Tinting is more wholesome than paper, any day. And then I'll have neighbor Grimsdale fresco both ceilings at his leisure." There were other and harder steps in this pilgrim's progress. He had the plumbing inspected. It was found to be grossly defective. He had it renewed, with all its pipes left uncovered and accessible throughout their whole course. Winter in Montreal is long and severe. Jack installed a hot-water furnace, which served much better than the stoves it replaced, while, at the same time, it warmed the water for the bath-room and the laundry. "There won't be any more carrying coals upstairs, or bringing ashes downstairs. The fuel we'll save will more than pay interest on the outlay," he said.

Tom, handy with his saws, planes, and chisels, built a coal-bin under the basement staircase facing the furnace-door. When it was finished, with a sliding front, it held six tons of anthracite

for use in rough weather when trips to the coal-shed were out of the question. Tom built not only the coal-bin, but an array of ironing-boards, clothes-horses, and dough trays. He provided wardrobe fronts for the wall recesses in the bedrooms. Moreover he framed at least a score of pictures that had been accumulating for years. They added much to the adornment of No. 53. Tom's mother was certain that he was an Edison over again. On what grounds did she base this declaration? That boy, with two chums who were apprentices at the Northern Electric shops in Notre Dame Street, brought wires into every room of his mother's house. Forthwith electric bulbs expelled gas-lamps; a tiny electric motor turned the washing-machine, the wringer, and its attached mangle. Another motor, still smaller, worked the sewing machine upstairs. Electric smoothing-irons sent to the junk pile the flat-irons which, many a time, had been taken from the stove just a moment too soon, to reveal that undue previousness by scorchings untold and unmendable. At first the good mother regarded these new devices with something of alarm. One night, when the springs of an electric toaster gave out a spark or two, she bade Tom take "that thing" out of the house. But her fear gave place to joy as she saw how safely and pleasantly every task committed to her new servant was dispatched, and

how much drudgery is relieved or banished by the electrician's wand.

Yes, good Mrs. McTabb is to-day quite other than the former Mrs. McTabb. A little room off the back parlor is her "office." Here she keeps her accounts. In her ledger the entries for repairs to her tenants' houses are neither frequent nor large. Her views as to the duties of landlords have undergone a profound change in Sycamore Street. She cannot afford to pay away every dollar of her receipts to plumbers, carpenters, roofers, and other cormorants. Tenants are always seeking expenditures on their houses. Only yesterday, she and Mr. Miller, once her landlord on Gonzaga Street, had a sympathetic chat as to the unceasing aggressions of tenants. There was a time, and not so long ago, when she disliked that man. But now it is much as if they had joined the same Masonic Lodge, so to say. He spoke words of comfort to her, "Thirty-three dollars a month for your houses will be little enough when the leases run out. North Montreal is out for progress let me tell you."

Sustained and soothed by this expectation, Mrs. McTabb muttered to herself, as the door closed behind Mr. Miller, "Thirty-three won't be so bad. . . . Is han't pay a cent more for insurance. . . . Slight repairs will do."

A LIFTED VEIL

Sweet language will multiply friends: and a fair-spoken tongue will increase kind greetings. ECCLESIASTICUS vi., 5.

"Oh, Samuel, my only darling, don't leave me!"

It was a woman kneeling beside a bed, her head partly hidden by its coverlet, who screamed this appeal. I could not see her face, but her unbound hair, streaked with gray, suggested her age as forty or thereabout. On a pillow almost covered by a dampened cloth, lay the panting face of my friend Sam Holt. At the head of the bed stood Dr. Crane, for years his physician, and mine. Close to the door, clad in a thick overcoat, with his hat and fur gloves in his hands, stood a man of middle-age, whom I had never seen before. He was strangely agitated, and seemed to be fastened to the spot against his will. Who was he? Who was that hysterical and moaning woman, with her face averted from everybody but Sam Holt?

To answer these questions I must put back the clock a great many years and offer, first of all, a word of comparison.

Why is it, I wonder, that among all the diverse folk of North America the pleasantest are born and bred south of Mason and Dixon's line? Perhaps it was slavery that, in bestowing leisure upon slave-owners, enabled them to perfect graces of address, and affabilities of manner that in the bustling North are well-nigh unknown. Whatever the explanation may be I have found the most winning men of business in Canada to be natives of southern zones. And the best example of them all was Sam Holt, of Georgia, who came to Montreal at the close of the Civil War as agent of the Carbondale Colliery of Pennsylvania. What a temperament that man had! Nothing ever ruffled him. A blizzard once delayed a train-load of his coal for two weeks. He simply borrowed all the anthracite he needed from a competitor, graciously lifting his hat. When January and February brought their customary advance in prices, he sugar-coated his levy with the comment, "O, well, there isn't much winter left now."

Of course such a man became popular at once. Within a year his visiting list included the historic household that had entertained, in their mansion at Côte des Neiges, the last Intendant of France. I suspect that sympathy with Sam as a Southerner opened the door of more than one Sherbrooke Street homestead, usually as exclusive. Other hosts he had, of quite other quality, in two

or three men who had grown suddenly rich as railroad-builders, and who took up Sam with both hands. These millionaires always invited him when they went salmon-fishing, or sought the elusive ouananiche in Lake St. John. On one of these jaunts to the Saguenay, Sam told us of his hairbreadth 'scapes as a blockade-runner and a spy. Twice he had dined with General Robert E. Lee, whom he regarded as the noblest spirit of the Civil War. Once, he and two of his chums, in the heat of an August day, strayed into a Northern camp, wearing so little uniform that they were unnoticed and unmolested. Toward the close of the war he had entered Washington disguised as a peddler. One morning, on Pennsylvania Avenue, he overtook President Lincoln, out for a stroll, and calmly offered him a pair of suspenders. Why wasn't Sam an actor, or, better still, a politician? Whether he spoke to a Judge of the Superior Court or to a shoe-black he was equally courteous and kind. He was gold outside because he was gold all through.

When Sam came to Montreal he took a room at the Franklin Hotel, and there he remained. It was handy to his office, he said, and though the house was not stylish, it was comfortable. Sam was far and away the best-liked man in the house. Phil Carson himself, the portly landlord, received no such alert and indulgent attention as Sam was

accorded by every servant under the roof. In fact Sam was too well liked by everybody. A large subtraction from his popularity would have inured to his advantage. As the years succeeded each other it was manifest that he had fallen into the pit which entraps so many good fellows. He grew rotund in person, tardy of step, and, in his own phrase, his complexion was not painted in water colors any more. But his charm of manner was heightened, rather than otherwise, by a certain slowness that settled down upon him.

Early one morning, shortly after New Year's Day, I was abruptly summoned to Sam's room, near my own quarters, by a hallboy. Thither I sped, scantily attired.

When the door was firmly closed, Sam, between sobs and moans, told me a heart-breaking story. For years, and long before he came North, he had been a poker-player, and within the last twelve months he had lost heavily. In a few hours he expected a visit from the chief auditor of the Carbondale Colliery, who would discover a shortage of $1200 in Sam's accounts. Rather than face exposure, he had shot himself. But his unsteady hand had missed his heart, and inflicted a wound not at once fatal. Never did I find his brain clearer than as he then pleaded with his Maker to spare his life, that he might repay his trusting employers. But Dr. Crane, hastily

summoned, when he examined Sam's wound, declared that he had only three or four days to live. Palliatives of his pain were administered, and two nurses, with all dispatch, were engaged. About noon that day the dreaded auditor arrived from Philadelphia. He proved to be a man who might worthily hold the helm of his great mining company.

"Why, Sam," he expostulated, "why didn't you tell us all about this wretched business? Do you suppose that twelve thousand dollars would not have been forthcoming, instead of twelve hundred, if we had known your plight? There isn't a man on our staff, north or south, we regard as we regard you. We feel a great deal more than esteem for you, Sam—we feel affection."

But regrets and prayers were unavailing. Sam took a sharp turn for the worse, when the doctor said that, if Sam wished, I might bring him a clergyman. Sam nodded assent. I posted at once to St. John's Rectory, close by, where the Rev. Edmund Wood promised to call at the Franklin within ten minutes at farthest. It was to report this sacramental visitation that I had come upon the kneeling woman as she sobbed at Sam's bedside.

That dreadful scene was enacted on the third morning after Sam's attempt on his life. With swift pace a sleigh had driven to the hotel

door. Instantly a man of middle age had alighted, accompanied by a lady closely wrapped in furs. As they swept into the hotel office the man in an excited key asked, "Is Mr. Samuel Holt any better? We heard yesterday in New York that he is dangerously ill."

Landlord Carson, in charge of the register that morning, said, "Mr. Holt is sinking fast, I'm afraid, sir." Turning to a hallboy, he added, "Show the lady and gentleman to the parlor, and take their cards to room 89."

But the pair insisted on being ushered immediately to room 89. When the nurse, in response to a loud rap, said, "Come in," Sam's visitors burst into his presence, just a moment before my own entrance. Whoever she was, the shock of this lady's appeal had the effect of a blow on the dying man. He strove to speak and could not. He lifted his hands in a struggle for breath—and sank to rest forever. When Father Wood came in, punctually enough, all was over, and nothing remained but to request his services for Sam's funeral, two days thereafter.

And who was this lady whose passionate words rang poor Sam's death knell?

She was the wife of Abner Kittredge, who accompanied her, a cotton factor of Atlanta, in a large way of business. Sam Holt, as a youth of twenty, had been engaged to her. They had

quarreled; she had broken off the match, and before her pique had cooled became the bride of Abner Kittredge. But her heart remained with Sam Holt through all the intervening years of her life, and she bitterly upbraided herself for provoking their quarrel. As Holt's coffin was borne to Mount Royal, those of us who had known him longest and best wept without restraint. In the second sleigh of our sad procession was the little gray-haired lady from Georgia. Just as we came to the portal of the cemetery, and its bell clanged a grim salutation, she lifted her veil for a moment. Her eyes were dry: they spoke despair.

LEGIBLE LIPS

Moving his lips he bringeth evil to pass. PROVERBS xvi., 30.

THIS morning, at the Merchants' Bank, I cashed my annuity check for an amount which, though modest, assures me comfort now that active toil is beyond my strength. This income fell to my lot through reading a man's lips without his knowledge. Let me tell you how it happened.

Late in the nineties, one winter night, I took the express for Montreal at Toronto. As I sat at my window, waiting for the signal of departure, I noticed two elderly men pacing the platform, close to my elbow, absorbed in a confidential chat. Both were of more than middle stature, and one of them, clad in gray tweed, was more than six feet in height. He had a face of power and decision; his look was that of a man who gets what he wants. In the full beam of an arc-lamp he said emphatically to his companion, "Too bad that the Waverley lode should give out so soon."

With two panes of stout glass encasing me from the speaker, with the din of shunting trains and

swift baggage trucks filling the air, how did I know what he said? Simply because my old friend and neighbor, Albert Brooks, whose wife is a deaf-mute, long ago taught me to read lips almost as readily as print. I have always been a trifle hard of hearing, and this has spurred my diligence as a lip-reader. What aided me that night was that this tall and austere speaker was as smooth shaven as if a razor had just left his face. And besides, the uproar of the station obliged him to give every syllable the clearest possible enunciation. Just before the final "all aboard," this utterer of words that I had overseen, rather than overheard, entered my Pullman and took a seat near mine. He was evidently moody and perturbed as he scanned a time-table and asked the conductor, in a querulous tone, if the night expresses were arriving in Montreal on time that winter. To the answer, "'Most always, sir," he responded with a surly grunt. Without doubt this man was somebody; probably a lawyer of mark, with his eye on a chair in the Dominion Senate; possibly a thriving engineer. Whatever his rung on the ladder of life, he was ill-tempered and could afford to show it.

Punctually our train reached Montreal, and the man in gray was off with his bag in a twinkling. About a week afterward I was crossing Place d'Armes with my brother-in-law, John Davis, a

Montreal solicitor, when he touched his hat to a passer-by, with "Good-morning, Mr. Brink."

Mr. Brink politely returned the salute. He was my fellow-passenger in the train from Toronto, and I remarked that his face was distinctly more care-worn than when we had journeyed together a few days before. To my query, "Who is that?" Davis replied, "That is Joshua Brink of Cataraqui, who has netted a million in mining, people say. He is chief owner of the Brierly Mines on Lake Superior. Of course you've heard of its wonderful Waverley lode, the richest ever struck in Cataraqui?"

"The Waverley lode?" I muttered.

"Yes," repeated Davis, "the Waverley lode, you must have heard about it."

"Yes, I have heard about it," I said, as the words spoken by Joshua Brink in the Toronto station surged into my memory. Then I added, "Don't rich lodes, such as the Waverley, sometimes peter out?"

"To be sure they do, sometimes, but this particular lode never yielded more and better ore than now, according to the report read at our annual meeting less than two hours ago, in the hearing of Brink, and the rest of us. Why our dividend has been two per cent. a month for nearly three years, and the stock is at 380."

"Have you many shares?" I inquired.

"Only fifty. I wish I had fifty times fifty. There is Peter McAlpin, one of our wealthiest men, who is treating with Brink for a controlling interest. Brink asks 400, and McAlpin is parleying."

"Do you know McAlpin?"

"Intimately. I've been his solicitor for twenty years, since he was a comparatively poor man. My counsel has served him gainfully more than once."

"Yes, John, and your counsel can now save him for a heavy loss. Let me have a few minutes with you at your office, and I will explain."

We were soon ensconced in his small sanctum, lined to the ceiling with legal tomes bound in sheepskin, with document-boxes bearing dingy labels. The door duly closed, I recounted what Brink had said to his companion in the Toronto station a week before, "Too bad that the Waverley lode should give out just now."

As a rule John Davis is a cool customer, but this was an occasion when he broke a rule and blurted out, "The d—— scoundrel! That's why Buzzard, whom I suspect to be his broker, has been selling Brierly shares so fast this week. A wholesale unloading on Peter McAlpin would be nothing less than grand larceny. What sort of man was it that Brink spoke to in the Union Station?"

"A man not quite so old as himself, not so tall, somewhat stout in build,—the make of man who often brushes crumbs off his vest. There was something of a Yankee in the cut of his jib."

"That was Tallaby, a Boston man, on the committee of the St. Botolph Club, and the chief engineer of the Brierly Mines."

"What's to he done?" I queried.

"Why, raise McAlpin's office on the phone at once, and tell him, as soon as we can, about this infernal rascality."

McAlpin's office told us that Mr. McAlpin was expected about three o'clock. At that hour Davis and I were in his anteroom, and shortly afterward he came in. He was a forceful man, shaggy and rubicund, whose success as a railroad contractor had laid no varnish on his manners. In short meter I told my story. McAlpin reddened with fury. Clenching his teeth he said, "You have come in the nick of time. This very morning I was on the point of closing with Brink for control at 390. He declared that the stock would be at 500 within six months."

"Mr. McAlpin," asked Davis, "is there anyone at the Mines to inform you confidentially whether the Waverley lode has utterly given out or not?"

After a moment's thought, McAlpin said, "Yes, Walter Murray, a junior engineer under Tallaby, is a kinsman of my wife's, and he has often stayed

at our house. I can depend upon his finding out the truth and telling me."

His confidence was worthily placed. In four or five days Murray informed McAlpin that for at least a fortnight the Waverley lode had yielded only barren rock. Shafts had been driven in every direction of the slightest promise, with only failure thus far.

Without giving a reason, McAlpin abruptly broke off his negotiation with Brink, who must have been sorely puzzled and chagrined at just missing a handsome profit on his Brierly stock. Brink, had he been charged with an attempt to defraud, could have pleaded that the annual report which stated that the Waverley lode was still rich in its output, was dated December 31st. That report was read on February 4th, and it was during the intervening five weeks that the Waverley lode had suddenly pinched out in worthless quartz. And then, who could be sure that a new shaft might not uncover a further stretch of the marvelous Waverley vein? All such hopes were doomed to disappointment. Last Monday twenty-five shares of Brierly stock were sold at 68, for its dividend has long stood at only one per cent. per quarter. And what of Joshua Brink? Six years ago he undertook a real estate speculation on a gigantic scale near Winnipeg. Severely pressed for cash he discounted forged promissory notes

at the Bullion Bank, a crime which sent him to the Kingston penitentiary. There, with lies of exculpation on his lips, he died two years ago.

Yet it was not lies, but truth, that he spoke that memorable winter night beside the railroad tracks in Toronto. And his words proved to be a godsend to me. Peter McAlpin was a man to requite a service such as mine, and generously. He was a director in the St. Lawrence Trust & Loan Company, of which he was a founder. Long before its office was opened for business, I was chosen as secretary. This post increased my income by two thousand a year. That surplus, invested with caution, and what is more, with good luck, bought me a decent annuity last June when I resigned my desk at seventy years of age. It was my friend Charley Johnson who put me up to buying that annuity. Said he, "That's the only investment going that hands a premium to old age. The older you are, the more you get."

A GOLDEN SILENCE

If thou hast heard a word let it die with thee; and be bold, it will not burst thee. ECCLESIASTICUS xix., 10.

I held my tongue, and spake nothing: I kept silence, yea, even from good words; but it was pain and grief to me. PSALTER xxxix., 3.

"THIRTY—thirty-five—forty—three hundred and forty dollars," muttered John Blake, as he finished counting a packet of banknotes. Then he took up for a final glance the letter to accompany this cash. The den in which he sat, built beneath a staircase, was dingy even at noon; to-day, with an overcast sky, he had to work by gaslight. His desk, small and heavily littered with invoices and price-lists, commanded a view of one of the largest warehouses in Montreal. Without moving from his seat he could look forth upon the St. Lawrence with its winter roads to St. Lambert and Longueuil marked with boughs of pine and hemlock. At that time, early in the sixties, flour was mounting rapidly in price, and his handsome profits gave him a glow of heart he was sedulous to conceal. Just as he began to address an envelope to the shippers of barley in

Three Rivers, who were to receive the $340, his door was abruptly opened.

"Blake, how are you? I want some flour to-day. What's the price for twenty-five barrels superfine?"

It was a hatchet-faced man, keen of eye, gray of beard, and buttoned to the chin in a chafed buffalo coat, who put the question.

"Good-morning, Jackson, sit down."

Thrusting beneath the letter he had just signed, the cash to go with it, he continued: "Flour's flour these days; and what with war in the States, and a short crop in England, the demand is brisk. Eight-and-a-half a barrel is the best I can do."

"Why eight was the price a fortnight back, and too high at that."

"I know it, but I'm thinking that nine'll be the figure before the month is out. Jackson, I like your trade, but take less than twenty-five barrels if you can."

"Mr. Blake," interrupted an aproned salesman, "that sugar from Redpath's is at the gate; where shall I put it? There's no more room in the back store."

"Excuse me, Jackson, for a moment. Keep your chair. Here's *The Gazette*."

To bestow the sugar required a shifting hither and thither of a broad stack of boxes and bags, so that it was quite ten minutes before John

Blake came back to his desk; it was to find his customer at the street door gazing at the threatening sky.

"Well," said Jackson, "with his hand on the latch, I'll close with you at eight-and-a-half, only you must give me thirty days instead of fifteen."

"All right, then, seeing it's you, thirty it is."

Drawing his mink cap over his ears, as if he expected snow, Jackson stepped into his sleigh, and in another instant was off. He was a trader at Lachine who, every week or so, came into the city for supplies. John Blake, following his rule, went to a sales desk and jotted down a note of Jackson's purchase, adding that the flour was to be shipped at once. This entry dispatched, he returned to his task of sending the remittance to Three Rivers. Lifting up the letter on his desk, the money it had covered was gone! Who could have taken it? Not Jackson surely, he was close-fisted and greedy of gain,—but a thief, no! He had never been accused of that. And then Jackson had remained in the office only part of the time he himself had been absent from it. Had anyone else crossed its threshold? he asked, in turn, every one of his hands. "No, sir," said they all. To his cashier's query, "Are you missing anything?" he did not reply.

"Perhaps," he thought, "I did not leave the

bank bills under my letter after all. I may have thrust them into one of my pockets, or locked them up in the safe, whence I took them."

Unavailing search but strengthened his recollection of placing the cash under his letter and nowhere else. At the close of the day's business, just before the shutters were fastened, he said to his cashier in a casual tone, "Charge my account with that $340 I meant to remit to Lalonde & Beauchamp. I'll send them their money on Saturday, maybe."

As John Blake day by day revolved his loss in his mind, he became convinced that Jackson was the thief. No clerk or salesman showed any sign of extravagance, dissipation, or negligence in duty to betray money dishonestly come by. What gave certainty to his suspicion was that no second theft took place, as would, in all likelihood, have been the case had his warehouse harbored a thief. Yet it would be utter folly to accuse Jackson against whom he had no tittle of evidence. A charge of theft, unsupported by ample proof, would entail a suit for criminal libel, with heavy damages to he added to the cash already gone. Then, too, he would lose Jackson's custom, and that was worth keeping, for all that he was an uncommonly close buyer. And whose fault was it that the missing cash had been left on his desk in so tempting a way? It was his

first carelessness of the kind, and it would be the last.

Four years passed. Jackson continued to buy at Blake's, much as had been his wont for many years before. Every week or so, when Blake and Jackson met, there was no seeming change in their customary, offhand cordiality. One winter morning, with just such an overcast sky, with a threat of snow in it, as on the day of the theft, Jackson dropped into Blake's stuffy little den,—this time to buy ten bags of Java coffee. The terms concluded, something in the flare of the gas-jet, something in the muffled rattle of the double-window presaging a snowstorm, revived in Jackson's memory impressions often recalled and as often suppressed. Leaning forward cautiously, he whispered: "By the way, Blake, did you ever find out who stole that money from you here four winters ago?"

"Yes, you stole it!"

"I stole it! What do you mean, sir?" shouted Jackson, with a nervous tremor in his tone. "Tom Jackson a thief! Are you a madman?"

"Well, I don't think I'm a lunatic quite, only this: I never told anybody I lost that money. How could you know about it unless you took it?"

In a few moments John Blake computed how much the sum of $340 is increased by six per

cent. compound interest in four years. A check for this amount cashed that day by the City Bank displayed a signature so shaky that the teller with difficulty read it as "Thomas Jackson."

AS OTHERS SEE US

In the multitude of counsellors there is safety.

PROVERBS xi., 14.

ABOVE my desk, as I write, are two memorials that often carry me back to my student days at Frontenac College, in the quiet little city which was once the capital of Canada. One of these memorials of old times in Kingston is a silver cup that I won as a leader in the canoe race of '66. It is now, I am sorry to say, so sadly tarnished that its inscription is almost illegible. The cup, too, seems not only to have lost its beauty, but to have shrunk in its dimensions since the proud day I received it among the ringing cheers of well-nigh half the population of Kingston. Near its little bracket hangs another reminder of Frontenac, a picture of six students of the class of '67, my five chums, and myself. We six took part once in a somewhat unusual adventure, and it recurs to me as I glance at that photograph, dimmed as it is by the passing years.

In the days when Dr. Marshall was principal, as indeed is the case to-day, most of the boys came

to Frontenac from a distance, and it was usual for a good many of them to reside at the professors' houses. My chums and I lived at the home of Professor Macdonald, whose chair at college was that of Latin and Greek. He was a polite and considerate host, but he had a reserve of manner which forbade anything like friendship with him. A bachelor brother of his, Duncan, an accountant in the Ontario Bank, was a member of the household. So warm-hearted and affable was he that all six of us Frontenac men came to regard him as one of ourselves. We students had a little back parlor, overlooking Lake Ontario, for our club-room, as it were. From its windows at night we would often watch the steamers, as with their bright lamps of green, red, or blue, they glided past the city. Here when Legendre, Lyell, and Cæsar were closed for the day, we usually had a chat together before we went to bed. Nobody was more welcome there, or took a livelier part in our discussions, than Duncan, or Mac, as we preferred to call him. One evening during our last spring term at Frontenac, three or four of us were in the little parlor chatting, when Louis Leclair broke in:

"Say, boys, Sam Evans went home on the four o'clock train, and Dr. Marshall thinks he isn't coming back. He goes to England next week with his father."

No one felt regret at this piece of news. Sam was not an agreeable chap. The first one to say so was Ben Murray:

"Well, he isn't much loss—such a conceited, selfish hound!"

"Yes, but what a memory he's got. He was sixty marks ahead of the next man in history last year," said Ned Taylor.

"So he was," quickly remarked Charlie Ashfield, "but did you ever notice that he could always work his algebra best when he knew the answers?"

"And what a sweet voice he has," observed Will Blanchard, "just as if his mouth were half full of porridge all the time, and aren't his clothes fine? I guess rich Papa Evans gets 'em ready made, with no allowance for growing." And Will strutted along the carpet with mimic pomposity, his jacket much bulged, creased, and shortened, while he gave a mock recitation with much of Sam's encumbered utterance. Strut and tones were greeted with loud merriment, in the midst of which we noticed Duncan Macdonald in a corner of the room, with no concurrence in his eye.

I can see him now—his Scottish face large of feature, and rather severe in cast, yet easily taking on an expression of the utmost kindliness. He had emigrated from Scotland several years later

than his brother, the professor, and the deliberate accent of Morayshire clung to his lips. I have never known a more sensible man than he, nor a more impartial mind than his. How exasperating that impartiality could be, when we wish to coax him into a verdict not quite just! After a glance around the room, which presaged rebuke, Mac said:

"Well, young gentlemen, are ye done picking Samuel Evans to pieces? I don't imagine that he can feel much sorrow in leaving Kingston folk behind him. The boy's sharp, and sometimes sharper than need be, but he has good parts; he's hard working and ambeetious. Good and otherwise he's as he was made, and that's true of us all. Burns thought it would be a fine gift to see ourselves as ithers see us. Perhaps Samuel might have something to say about us that wouldn't be pleasant to hear." With that, and a "Good-night," after a brief silence, Duncan left us.

None of us relished what he had said. Will Blanchard was the first to speak.

"What a queer notion that was that Mac handed out from Burns, 'see ourselves as ithers see us.' Last Sunday I heard him say to Dr. Marshall that a man may often tell more about another man after an hour's acquaintance than t' other fellow knows about himself in a lifetime. Tell you, boys: an idea strikes me."

Will was always having ideas strike him.

"Suppose that each of us tells the rest right out what he thinks of them—but we must all promise not to take offense."

"Yes, but some of us will take offense, and rap back good and hard when it's our turn to make remarks," said Charlie Ashfield.

"Still, we are all chums, so that we can't have a very bad opinion of each other," said Louis Leclair.

"That's so," chimed in Ben Murray, "who knows what golden talents are hidden in some of us, all unsuspected, awaiting discovery by discerning friends?"

The more the idea was talked over, the more it grew in favor. To see one's self reflected in another's observation aroused strong curiosity all round, much as an Indian of long ago might seek to behold himself for the first time in a mirror. Next night, at our usual gathering in the back parlor, the topic that Mac had unwittingly suggested, came up again. Will Blanchard proposed that instead of speaking out our opinions, we should jot them down, each man noting what he deemed the strong and weak points of each other man, and what career he believed him best suited for.

"And we must," he added, "take care to give one another as little pain as we can."

Just when the comments on Will's proposal

were at their noisiest, Mac came in. We told him how his line from Burns had borne fruit in Will's mind, and what we meant to do. He listened gravely, and said, after a considerable pause:

"I think it's a verra gude idea of yours, Master William, but some of ye will be sure to be annoyed if it's carried oot. Mind, truth's not always sweet, and none the sweeter for a friend's speaking it. There'll be as little offense as may be if there's no certain knowledge as to who writes what. Perhaps I can help ye in that. Ye can trust me, I think, with the documents. I can transcribe on a bit of paper all that is said aboot each of ye, and then cast the oreeginals in the fire. Mind and take your time to say what ye have to say, and the briefer the better. Thursday after next the Easter holidays begin, and as ye leave for home I can give every man his papers for him to read at his leisure. Now be sure that none of ye use tell-tale words or phrases, or allude to anything to show who the writer is.

We received all this with acclaim. We were glad that Mac thought enough of Will's project to aid him in carrying it out. We knew that he was the soul of honor, so that we might trust him implicitly with the "documents," as he called them.

A few days later, when I sat down, after a good

deal of reflection, to set forth in cold blood what I thought of my chums, I half repented agreeing to Will's scheme. And yet why should our "documents" do us any harm? Did our fathers and mothers at home, our professors at Frontenac, know us as we knew each other? Who else had heard us say what we really wished to be, and had our insight as to how wishes were likely to be realized or disappointed by capacity lacking, or disposition faulty? Who else saw character and temper unrepressed and undisguised, or knew how our fairly equal advances in study meant very unequal exertions? Wouldn't there be, after all, a wholesome quality in the criticism of intimate friends who accorded one the privilege of like useful candor?—especially when all of us spoke under a shield which concealed identity?

To begin with, then, there was Will Blanchard himself. He was an eager, restless kind of a chap, interested in everything, ever taking up some new hobby—botany, or a reading course in biography, or drawing, only to drop it soon for another hobby newer still. To him I wrote:

"You have lots of ability, only don't scatter so much. Make up your mind to some definite career, and work at nothing else."

Louis Leclair next came to my mind. A gay, breezy young Frenchman from Hochelaga, with vitality so abounding that breathing common air

was a joy to him. To Louis this world was not a scene of duty, it was a thing to be feasted upon. When first he came to Frontenac his mind was an unplanted garden, for his schooling had been slight and shallow, so that Louis had over-much admiration for men with distinctly less native ability than himself, but with memories well stored and trained. Louis had a Frenchman's love of praise, but he would rather hear about his proficiency in mathematics and his skill as an oarsman, which really were but moderate, than his fine talents as a sketcher and his deftness with Mac's saws, chisels, and planes. To Louis I wrote:

"You have more ability than you think, particularly in handicraft, and in art. Why take a second place when you deserve a first? Try to be less impressible, and don't admire so very readily."

Third came Ben Murray, the son of a railroad contractor in Buffalo. Ben was kind-hearted, and looked it. His prepossessing face and lively temperament made him friends at first acquaintance. His father intended him to be a lawyer, but Ben's verbal memory was a sieve, and his progress at college was laborious. I had once heard an uncle of his, who lived in Kingston, say that Ben's father had built up a large business by his ability to handle men. I thought that Ben had the same power. While he was a universal

favorite at Frontenac, whenever differences of opinion arose in the class, he always managed to have his own way. So to Ben I wrote:

"Think you ought to be a contractor or employer of some kind, on a big scale, not a lawyer. That will give better play to your tact and pleasantness."

Law made me think of Charlie Ashfield, whose father was a lawyer in Belleville. Charlie was our best talker, and was always put forward when the class or the college needed a spokesman; just as I used to be when an excursion or a club supper, or other business affair was to be arranged. When Mr. Cameron, the wealthy builder, had refused us his pond for a skating-rink, Charlie had made so eloquent a reference to the old gentleman's liberal patronage of learning, that every winter thereafter the Cameron pond was free to the college. Mr. Cameron's donation was twenty dollars a year, but Charlie referred to it as if it had been twenty thousand. That we owed our rink to Charlie's clever plea, he did not permit us to forget. While, as in this case, he was often useful, and at times generous as well, he had a shrewd way of remembering his acts of usefulness and making them tell to his advantage in due season. Occasionally he showed a domineering streak, and he was disposed to think that whatever he could maintain against another, who might

not be so ready of speech as himself, was right. To him I wrote:

"You have it in you to make your mark at the bar and, perhaps, in politics. But remember that law and justice are different things, and that leaders never drive."

Fifth and last was Ned Taylor, an Ottawa boy. Ned had a huskier physique than any other man at Frontenac. He formed our football club, and was its captain until he left college. His father had won an immense fortune in the lumber trade, and he was devotedly attached to this only son, whom one day he hoped to see in Parliament. Ned's pocket money was equal to a professor's salary, and it did him harm. It enabled him to indulge in extravagance of all kinds, and it made him the prey of two or three men in the class, who were mere parasites. Ned was manly and forceful, and he had talent, but now and then he would betray his consciousness of golden fortunes by a slur at the shabbiness of men better than himself in brain and heart. His chief defect was a violent temper. Once in an altercation with an extortionate ferryman, Ned thrashed the fellow so severely as to lay him up for a fortnight. This brought Ned within an ace of arrest and what would have followed arrest, expulsion from college. Glad to reach the end of my task, I wrote to him:

"You may be in Parliament some day, if you

will work hard, take care of yourself, and keep clear of men who think more of what you can give them than they think about you. Strive to grow in self-control."

As Easter came nearer day by day, I could notice my chums at their desks rather longer than college work demanded. Our evening chats grew short and lost much of their old freedom. Restraint was in the air, and yet little was said on the one subject in everybody's mind. On the last Tuesday of the term I handed Mac my "document." Nearly all the others, he told me, had already been given him. Two days afterward, on the morning when most of us were to take early trains homeward, breakfast was as hurriedly dispatched as if an examination were at hand, and of a sterner sort than we had ever faced before. Breakfast over, I was buttoning my overcoat at the door, when an envelope was placed in my hand by Mac, addressed in his clear round hand. During the long drive to the railroad station I could hardly resist the impulse to tear it open. No sooner was I in the car for Montreal than I unfolded my "document" and scanned it excitedly. It ran thus:

"You think of studying medicine. Don't do it. You ought to go into some business. Be a little tidier: it would be well to brush your coat once a day any way. Some attention to politeness would improve you. You have talents for bank-

ing, or such like operations. You are inclined to be a little stingy. Sometimes you hurt people's feelings when you don't mean to. Speak with thought. Don't make any more verses. Prose is your line. Determination is a good thing, but when it looks like self-will it isn't a trait to be proud of. You have great capacities, but I think more to be a merchant than for a professional career."

I was stunned. This was truth with a vengeance! Could it be that Mac, he of the serious countenance, had played a practical joke, and written all this himself? Impossible. Yet it was hard to believe that chums of mine could write such unfeeling criticism. I was deeply wounded, and to my pain was added the conviction that if other "documents" resembled mine, our little circle was broken forever. Was this to be the end of college friendships I had hoped to cherish through life? What an unspeakable pity that Will Blanchard had ever suggested this odious scheme of deliberate eavesdropping! Again and again I read my document, until every word of it was burned into my brain. Glad was I that no one else from Frontenac was on the eastern train that morning to see my flushed face, and know what it meant.

Gradually my angry mood gave way to a sullen feeling. How strange, I thought, that while I

had received no fewer than three recommendations to go into business, no one had remembered how often I had wished to take charge of a ship. Had they forgotten my canoeing triumph, due to my handling a paddle better than any other man at Frontenac? Plainly enough, they had recalled most distinctly the occasions when, as class treasurer, I had made favorable terms with railroad agents, caterers and printers for outings, suppers, and songs—and were these the most significant events of my college career? Then as to their personal remarks about my carefulness in money matters, my decision of mind, my clothes, and my poetry in the *Kingston Whig*. It was all intensely disagreeable, and yet I could not prevent the gradual rise of a conviction that it was truth and not ill-nature, that gave the sting to these criticisms. As the hours dragged along, O so slowly! scenes returned to my mind which had made little impression on me at the time of their occurrence, but which now revived themselves with new meaning. Had I not often been sarcastic with my classmates without provocation; and sometimes uncomplying for the mere sake of saying No? When I had a little authority given me, was I not inclined to exercise it overmuch? And there was no use in blinking my untidiness. Of course a good many people had absurd notions about primness and order, but was I not a little

too careless about my clothes and the other contents of my room? Was I really stingy? I was careful. Men who were otherwise might call me a tight-wad if they chose. Still, when Benson, the college janitor had died, and a subscription was taken up for his family, I could have given more than a single dollar toward it.

It was a fortunate part of Mac's share in carrying out Blanchard's scheme that our documents had been handed us just as we were separating for our vacation. It saved us from facing each other just after the interchange of opinions most painfully frank. My portion of them quite spoiled my holidays. But the Easter vacation came to an end at last and I returned to Frontenac with a reluctance I had never felt before. Once more at Professor Macdonald's, our mutual greetings were certainly less cordial than usual. "Documents" were uppermost in every mind. Work that day duly resumed and finished, Charlie Ashfield and I were entering the back parlor, about nine o'clock, when Ned Taylor roared, as he strode out, quivering with rage:

"There's somebody in this place too mean to live. I shall quit Frontenac in ten weeks, and if we were all to stay here ten years, I would want nothing to say to any of you."

This explosion cleared the air. In the general talk which followed, it came out that every one

had been as much distressed as myself. Nobody went into particulars, and we agreed that as we had all meant to be fair, and as each of us had probably taken as sharp hits as he had given, there was nothing to grumble about. We all expected to be graduated at the close of that term, and whether it was that we were to be together so short a time, or that we were sobered by the near approach of after-college life, there remained an unwonted seriousness upon us all.

The plow of time passes over the characters of men, bringing to birth an element here, and hiding another there, yet I think ever turning over much the same ground. Fifty years and more have passed since Dr. Marshall distributed his parchments to us six of the class of '67. How has it been with us since?

Ned Taylor kept his word, and never spoke to one of us again. He must have been cut to the quick to feel a resentment so abiding. Poor Ned! His fortunes were soon sadly altered from the days when his athletic feats and his rosy expectations made him the envied man of Frontenac. At twenty-eight, on his father's death, he inherited a vast property. Through mismanagement and dissipation it melted away in four years or less. By grace of political allies he was granted a clerkship in the very House of Commons where he had hoped to be a leader. I saw him from the gallery

one night during a protracted debate, more than thirty years ago. He looked prematurely wizened and gray. His face had the disheartened look of a man who invites failure by expecting failure. Two or three years afterward he was stricken with pneumonia, and succumbed.

Charlie Ashfield early in his career cultivated with care his gifts of eloquence and plausibility, and turned them to good account. He is the foremost solicitor in Albertville, Ontario, and was long ago appointed Crown Prosecutor in that city. As a young man he was always ready to be secretary of this guild, and treasurer of that lodge, so that, in the scarcity of men to do hard and faithful work of that kind, he has, I think, won a prominence and usefulness greater than was promised in his student days.

Will Blanchard, who suggested the documentary exchange, the life and soul of our little Kingston household, died when less than fifty. Shortly after he left Frontenac, Will joined the staff of the Toronto *Dispatch*. Within three years he was writing its leaders. His versatile, well-stored mind focused itself with interest and illumination on whatever might be the chief topic of the day. One stormy November night, while on his way to Duluth, his steamer, the *Winona*, foundered on a reef in Lake Superior, and Will was of the two score passengers who perished. Shall we account

his work as a journalist as of little worth, simply because its effect we cannot trace and prove? Is not the baker as important to us as the stone-mason?

Louis Leclair, our Frenchman, so full of enthusiasm, is superintendent of a large lumber mill on Puget Sound. I met him in Tacoma last July, and a keenness unpromised in the youth gleamed in the clear eye of the veteran. His position was won by dint of the mechanical aptitudes he despised at Frontenac. As he showed me his colossal machinery of handling logs, dividing and shaping them for a thousand uses, my mind went back to his day of small things when Louis's mechanical resources were limited to the scant contents of Mac's carpentry chest. I was once more reminded of old college times when Louis, with impassioned accents, told me of the commanding ability of his chiefs, of the certainty that the Pacific Coast would soon far eclipse in ports and shipping the Atlantic shores of the Union.

I was right as to Ben Murray. It would have been a serious mistake for him to have taken to law. Its demands in the way of ready utterance, its atmosphere of contest, would never have suited him. He soon became his father's partner, and has long been his successor, extending to vast proportions the business which he inherited. Never, he boasts with just pride, has there been a

strike, or a threat of striking, by his work-people. Ben was no morning glory, there was no precocity about him in any way, and every year of his life shows growth in his mind and character. A new and thoroughly meritorious invention, to reduce the cost of railroad construction, is always offered to Ben Murray first, to other contractors afterward. From remarks he dropped when last I saw him in Buffalo, I believe that he contemplates giving a handsome endowment to a leading college of western New York.

And lastly, what of myself? My "document" I must confess, hard as it hit me, was in the main just. Every politician hears much the same kind of criticism from his foes. When he is a sensible man, he takes to heart such of these rebukes as he knows to be true, and that course, in some measure, has been mine. And after all, slowly as this world improves, it would improve more slowly still were it not for the unceasing and unsparing shafts of censors who know no fear.

Abandoning my medical program, I entered business the year I left college, and have not disappointed the expectations of success therein predicted for me in my "document." As long ago as '81 I was given a seat at the directors' board of the Empire Bank, the youngest man ever elected to that honor by the shareholders. My craving for the sea, lively throughout my life,

has taken me, always, however, as a cabin passenger, several times across the Atlantic, from Halifax to Havana, and from Vancouver to San Diego. Although even yet I cannot recall my "document" without a twinge, I think it has helped me to master in some degree the difficult art of life. That art should include, if possible, getting at others' opinions of one's self, with a view to revising the self-praise which makes so many of us content to be less than our poor best.

ALMOST A TRAGEDY

Lay hands suddenly on no man. I TIMOTHY v., 22.

LONG before the Muskoka country had become the magnet that it is to-day, I discovered Bream Lake, on its northern border, and enjoyed long holidays there, thanks to capital fishing, good company, and the absence of a telegraph office. My shack was quite four miles from my post-office, then served from Toronto but once a day. It was at Bream Lake that I first met Donald Brace, a sportsman every inch of his six feet. Neither rain nor mist ever repressed his ardor for a jaunt, and he would have remained at the Lake every fall until snow flew, had not the call of his bank obliged him to return to King Street.

One winter morning, on my desk at the Hotel Alpha in New York, I received a brief note from Brace. He expected to pay me a visit on a matter of urgency on the Thursday following, which meant within twenty-four hours of my reading his word. Next day the early train from Toronto brought him to the Alpha, where we were soon quietly chatting in Parlor B. He told me his errand.

"You have often heard me speak of my daughter Alice, my only child. Last June she crossed the Atlantic in the *Idaho* with her mother. One of the passengers was Frank Yates, a young actor. He soon made an impression on Alice, who began taking part in charades when she was twelve, and who played Lady Teazle at little more than sixteen, and played it well, let me tell you. Yates, confound him, is a handsome fellow, with talent and education, and he takes pains to please women with compliments laid on with a trowel. Why, he won my old wife's heart as well as the affection of Alice. Before the *Idaho* touched Liverpool, Alice secretly engaged herself to Yates, and unless strong measures are taken at once they will marry in March. Alice became of age last November, and a more willful girl never breathed."

"Why shouldn't she marry Yates? Is there anything against him, except that he is on the stage?"

"Only this: rumors reach us that he is married already, and I wish to know the truth beyond a peradventure. Yates is playing in the Van Vleck Comedy Company of New York, and you may be able to uncover his record, and prevent this threatened union. Draw upon me for all expenses, and don't be niggardly. At the same time I mean to put the utmost pressure upon Alice, for I hear only unsavory reports regarding Yates."

"It strikes me as a difficult case. At the moment I don't see anything to do but to engage the best private detective to be had. But I'll turn the matter over in my mind and if a better plan suggests itself, I'll act at once."

Early in the afternoon I had another chat with Brace, who brought me a photograph of Yates. It presented a set smirk, so plainly artificial as to be repellent. But his face was distinctly handsome, for all that. Brace that night returned home, profoundly grieved and perplexed as to the case he had placed in my hands. As I passed the hotel desk on my way to the elevator, Paul Griffin, the room-clerk, gave me a nod and "Good-evening." Responding with another nod it flashed upon me that Griffin might help me in my difficult quest. My acquaintance with Griffin began two years before, when as agent for Joseph Jefferson he brought *Rip Van Winkle* to Montreal. About nine o'clock, when theater-goers had left the rotunda still and quiet, I sought Griffin's aid.

"Paul, do you know Madame Van Vleck, or any of her company?"

"I don't know her, or anybody in her company this winter. But I know Billy Gray, who was her treasurer for three years until last spring."

"Where is Billy Gray? In New York do you suppose?"

"I think he is. His brother Walter has a music shop just below the Metropolitan Opera House, on the same side of Broadway. He can tell you where Billy is. Very likely you may find his place open now, if you care to cross town at once. Walter sells theater tickets on the side, they tell me."

I thanked Griffin for his information, and within fifteen minutes, wrapped against a gale in overcoat and muffler, I found myself in the narrow premises of Walter Gray. His counter left scant room for his customers, and his shelves and showcases were overcrowded, I thought. In answer to a question as to his brother, he said, "O, yes, Billy quit the road last year. He is at Milliken's, in the jewelry line, on Union Square. He has a fair salary there, but not what he earned with the Van Vlecks. Still, after forty a man tires of one-night-stands in small towns. And the hotels, Gee! Don't say a word!"

I expressed my hearty thanks to Walter Gray. Next morning I called on his brother William. He was a somewhat battered specimen of mankind, small of stature, keen of eye, with a puckered mouth that looked as if it were shut most of the time.

"Your friend, Paul Griffin at the Alpha, tells me that you were treasurer of the Van Vleck troupe. Do you know Frank Yates, their leading man?"

"Yes, I have known Frank for years. He is their walking gentleman: a first-rate actor, and a pleasant chap to meet,—a Southerner, I fancy."

"I'm glad you know him. A young lady of good family has fallen in love with him, and they are to be married in March. I wish to find out about him, about his character, I mean, not his ability on the stage. You know that sometimes black sheep make their way into the profession."

"You're right, they do. But suppose you let me call on Paul Griffin, and find out a little about *you* before I say much about Frank Yates? I'll drop in at the Alpha to-night, after supper, and you may look in here to-morrow forenoon. How will that do?"

"That will suit me all right. I'll call about eleven o'clock."

At that hour I saw Gray once more. It was clear that Griffin had commended me as worthy of confidence. A friendly look shone out of his eyes as they met mine; their keenness and obliquity of gaze had vanished. I was, he felt, a man to whom the whole truth might be told.

"Frank Yates is an infernal scoundrel," he began. "He is always having women fall in love with him. He is a soft-spoken, alluring chap, all attention and flattery. He must have good blood in him, though, to have that silvery voice, and that way of spouting sentimental verses and never

overdoing it. About three years ago there was some talk in the company of his having married a cotton planter's daughter, in Mobile, I think it was. But he is a rascal, and married or single the truth isn't in him. Any woman who trusts his oily talk will repent it bitterly. Where girls are concerned, Frank Yates is a liar, through and through. Otherwise, I know nothing against him. He has always paid his way, as far as I know."

"But how can I find out as to this rumored marriage in Mobile? I am seeking facts strong enough to break the engagement betwixt Yates and a young lady of good family whom he has mesmerized, confound him!"

"You see it is a good while since I left the Van Vlecks. Now that I think of it, there's Hubert Chapman of the Heart and Hand Company playing at the Fourteenth Street Theater this week, I believe. Hubert traveled last winter with Frank Yates, and knows him like a book. Go and see Hubert and take him this card from me. We joined the Elks together last Christmas. He can give you just the facts you want, I am certain."

I thanked Gray warmly for his aid and counsel, and within five minutes I had turned out of Union Square and entered the Fourteenth Street Theater, only to see *Arrah na Pogue* on its bill-

board, the Heart and Hand Company having gone to the Chestnut Street Theater, Philadelphia. As I ambled homeward it struck me that, with some profit, I could pay a visit to a publisher in Philadelphia, and at the same time confer with Hubert Chapman. When I reached my desk I wrote a note to Chapman, stating that in two or three days I would call on him with a card from William Gray.

On the following Thursday I duly arrived in Philadelphia, and forthwith took my way to the Chestnut Street Theater. Threading my steps through a labyrinth of scenery and costume trunks, I asked at the stage-door for Mr. Chapman. The record-book did not give his hotel.

"Where are the other members of the company?" I inquired.

"O, all around. Some are at the Bingham; two or three are at the Girard; Mr. Chapman may be at the Continental—he's our leading man."

As I retraced my steps through the theater alley, I heard a piping voice, "Mister, Mister, if you want Mr. Chapman, he's at the Continental. He has just sent a boy for his letters and keys."

My informant was the shrunken mite of a man whom I had left inside the stage-door a moment before. A dime brought gladness to the old waif's eye, and he had difficulty in believing that I could reach the Continental without his escort. Two

minutes later my card was carried to Mr. Chapman's room. He was in: would I go upstairs?

Rapping at his door, a loud "Come in" greeted me. There stood a big, jovial man of fifty, drying his face on a towel.

"Be seated," he said, "you wrote me about Frank Yates. He opens in Columbus, Ohio, at the Olympic, next Monday, where a letter will reach him as early as Sunday noon."

"Thank you, Mr. Chapman, but I do not wish to write to Mr. Yates. May I tell you most confidentially, that I am looking into his record a little. By the way here is a card from Mr. Gray."

Chapman scanned the card: at once it unlocked his heart and his lips.

"Tell me, what scrape has Frank been getting into now?"

"Just this, he has engaged himself to a good, respectable girl, and means to marry her in March."

"The —— blackguard! How did that come about?"

"Why he met her last June on the *Idaho*, crossing from New York to Liverpool."

"He did! Why he's a married man. I was a witness when he joined hands with Miss Sarah Gridley at St. Abel's in Petersburg, Virginia, less than twelve months ago. Whether his wife is

alive to-day or not, she was certainly alive two months since, when I met her in the lobby of the National Theater in Washington."

"Good heavens! What luck to hit upon you! Have you any objection to signing a statement of the facts you have just told me?"

"None whatever. I will do anything in my power to block the villiany of Frank Yates."

In a few minutes I drew up a brief statement that the undersigned had witnessed the marriage of Frank Yates and Sarah Gridley at St. Abel's Church, Petersburg, on or about December 15, 18—. Within an hour I wrote to Donald Brace, enclosing the formal declaration of Hubert Chapman. That document undeceived Alice Brace, who then and there annulled her foolish betrothal.

Five years passed. Walking along Third Avenue one afternoon, I read a billboard announcing that at the Ruby Theater the Van Vleck Company was giving *All for Gold* to crowded houses. To the box-office, then, of the Ruby, where I secured an orchestra chair for fifty cents. Eight o'clock came, and up went the curtain upon a very red-and-gold scene of pasteboard luxury, representing, the program said, the interior of a senator's mansion on Fifth Avenue. In the second act Frank Yates appeared. He was the lover, poor, but of lofty ideals, kindled with a zeal for ter-ruth that meant vic-to-ree over wrong. As his lines

fell from his lips I am sure that nobody else in the house watched him as intently as I did. In figure he was stout, and his face was so full as to seem greasy. His hair was elaborately brushed, and around his temples were the flourishes that a Bowery barber deems the culmination of his art. Here surely was only an imitation gentleman, who had trained his voice to coo with a "come-to-me" vibration that was simply exasperating. And yet those cadences had swayed the heart of so sensible a girl as Alice Brace. When the curtain fell, I left the theater, I had had enough.

As I walked home, many a peccadillo, I mused, stands at the debit in my ledger of life. But I had rescued a good girl from that hollow impostor, and that act surely must have weight at the final balance of my accounts. Serene in this confidence, I slept that night as sleeps a sinless babe.

Choosing Books

A Lecture at Hackley School, Tarrytown, N. Y.
April 5, 1917

CHOOSING BOOKS

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WHEN first I went to school, a good many years ago, an older boy told me that *Robinson Crusoe* was the best book he had ever read. That winter he lent me the volume, and I felt sorely grieved when my father said that the work was mere fiction, that there had never been any real Crusoe or his man Friday. Soon afterward another schoolmate lent me Dana's *Two Years Before the Mast*, but its truth did not stir me as did the marvelously invented chapters of Defoe. And so my reading went on month by month, year by year. As one of the youngest boys in our class, I listened to what other boys said about books really worth while. And thus, without planning it at all, I began to depend upon better informed folk than myself in choosing my books, and that practice became a habit useful to me ever since. To be sure, my first counselors in the school-yard varied a good deal in knowledge and in soundness of judgment. I can remember a dozen paltry

romances, imitated from Cooper, that swept through our school in a whirlwind of popularity, forerunning the Harkaway series of a later day. And yet, in the main, so sensible was the pilotage I enjoyed, that by the time I was fourteen or so I had read Scott's *Guy Mannering* and *Quentin Durward;* Hawthorne's *House of the Seven Gables;* Cooper's *Last of the Mohicans;* Dickens's *Oliver Twist* and *David Copperfield;* Thackeray's *Henry Esmond;* and that capital story of whaling adventure, *Moby Dick*, by Herman Melville. Even in those distant days it was plain that boys find interest in the shelves of grown-up folk. Indeed many of the books written for boys, such as the Henty series, have a distinct flavor of milk and water, with a good deal more water than milk. Incomparably better are the novels of Scott and Cooper, Stevenson and Kipling, as keenly relished by manly boys as by men who continue to be boys as long as they live.

As the years of youth followed one another, my range in fiction grew constantly a little wider. Where an author, as Walter Scott, attracted me forcefully, I took up every book of his that I could lay my hands on. Then new acquaintances were added. *The Warden* of Anthony Trollope opened the door to his Barchester series, which I could now reread with pleasure. In due time I came to Alexandre Dumas and Victor Hugo. I

hope this year to find time to take up once more *The Three Musketeers* and *The Toilers of the Sea*. But after all, novels are simply the dessert of literature, and my shelves began to show a few biographies and histories, three or four treatises of science, with a little travel and exploration by way of change and refreshment. In gathering these more solid books I drew upon the information and good sense of men who knew literature by study, by comparison, by tests in teaching, and in writing for the press. One of my advisers was a librarian of rare judgment and untiring good-will. I recall him to-day with a grateful heart. His library would be deemed a small and poor collection in these times, but its contents were well chosen, and my old friend was a tactful adapter of books to readers. He was rewarded by seeing that when lads become familiar with the best writing they are impatient with any other. Nobody who moves in Fifth Avenue society cares to cultivate comrades on the Bowery or Fourteenth Street.

An early discovery in our little northern library astonished me. As a boy I had looked upon history and applied science with mingled awe and dislike. Books in those fields might do for lawyers and doctors, clergymen and bank cashiers, but for boys, no! I found, to my delight, that Macaulay and Parkman, Tyndall, Huxley, and Bagehot were

every whit as interesting as Hawthorne and Poe. And there was, besides, the feeling that truth is truth, while fiction is but its shadow. It was with quickened pulse that I read the lives of James Watt, of George Stephenson, and of Charles Goodyear. Long before I was twenty, the great inventors and discoverers were my heroes, and my heroes they have remained. When first I came under their spell my old friend, the librarian, remarked that I was reading nothing but invention and discovery. He did me a good service as he recommended "a balanced ration" in my books. I have never forgotten that counsel. In classroom at school or college, chemistry may follow upon history, and composition upon either Latin or algebra, by turns giving exercise and rest to widely different faculties of one's brain. There is like profit in keeping together on one's table John Burroughs and Francis Parkman, William James and John Muir. King David never was wiser than when he exclaimed, "O sing unto the Lord a *new* song!" In maintaining a due diversity in one's reading it is well to consult a librarian of experience. He knows which are the best books in each department, and a tour of every alcove may discover in a young reader tastes for the drama, for bird-lore, or aught else, which until then lay dormant in his brain. A librarian, too, learns more than anybody else regarding the

new books of merit which constantly teem from the press. He hears comments from the best read men and women in his town or city; he weighs and compares the leading reviews of books as they appear in such a journal as the New York *Nation;* and he is usually able to hand you the books he names, often with opportunities for comparing two or three with one another. A museum of natural history, a botanical garden, an aquarium, an art gallery, even a cotton-mill, takes on new meaning and fresh allurement when one has a thoroughly informed guide who wishes his visitors to share his knowledge and enthusiasm. What has taken him years to learn may be focussed into a single perambulation. So also when a good library has its treasures unfolded by a custodian of mark. He may display a gallery of Indian chiefs and medicine-men, such as those pictured by Mr. Edward S. Curtis. Or, he opens a superb collection of ballads, such as that of the late Professor Child of Harvard. Or he may show us a portfolio of wild-flowers, aglow with every tint of summer; and there and then an interest is planted to yield harvests of cheer as long as we live. Indeed, in the field of literature, as in every other field of life, our success will largely turn upon choice of guides and advisers. Every large modern business proceeds step by step as its chieftains, who may be engineers, mechanics,

chemists, physicists, builders, or salesmen, take full counsel with one another. In the high and thorny road of citizenship our duty is often pivoted upon the careful choice of leaders, whom we exchange for better leaders—if, happily, these are to be found.

When men distinguished for knowledge, ability, and wisdom are unanimous, we bow to their decisions. One such verdict is that the Bible and Shakespeare are so supreme in merit, have so profoundly colored human history, that they should be read by one's twenty-first birthday, and studied as long as we live. With regard to these golden books there may be reluctance. Here it is well to take advantage of occasions. Suppose we see Shakespeare's *Henry VIII*, what time is more fitting to read that play, and then pass to a much greater work, *Henry IV?* Then may follow *Hamlet*, *Macbeth*, *Othello*, and the other chief creations of our first dramatist. With respect to the Bible allow me to repeat what can never be said too often: it is incomparably the richest literary heritage of our race. In Isaiah, in the Psalms, in the Gospels, in the letters of Saint Paul, are the master tones of human eloquence. One cause of the primacy of English literature is the familiarity of English-speaking nations with their Scriptures. And how wide a gulf between the Bible itself and the best writing

by its students! John Bunyan has given us our only allegory of human life. It holds but one parable, that of the man with the muckrake, worthy to be read on the same day with "The Ninety and Nine," "The Sower," and "The Prodigal Son." When you get a Bible take the trouble to find an edition which includes The Apocrypha. Its books, as remarkable as those of the Old Testament, have fallen into unmerited neglect. Ecclesiasticus and the Wisdom of Solomon are on the same high plane as the Book of Proverbs.

If interest in Shakespeare may be stimulated by witnessing one of his plays, interest in other books may be sown as we observe the anniversaries of history, year by year. Lincoln Day has incited many a young reader to take up a brief biography of the martyred President. For reference, the ten volumes by his secretaries, Hay and Nicolay, are indispensable. A single volume has been condensed from this series of ten books. Not only historical dates, but historical places, have their incitements for us. One of the glories of American literature is Washington Irving. Where may we read *The Sketchbook* with more zest than at Tarrytown, the home of Irving, and still the home of his kindred, two of whom have attended Hackley School? When the leaves, all too few, of *The Sketchbook* have been turned,

Bracebridge Hall may come next, then *The Conquest of Granada* and, if time permits, the Life of the author himself, which includes his matchless letters, recounting his friendships with Walter Scott, and other illustrious men. And in such eventful days as these through which we are now passing, biography and history receive new and striking additions every twenty-four hours. Often the recital of a great battle, such as that of the Marne; of such an overturn as that of the Russian autocracy, leads us into a book alcove we had never entered before. Several leading public libraries spread on their bulletin boards the chief occurrences of each passing week, at home and abroad, naming such of their books, reports, and articles as cast light upon them. Thus value is conferred upon many a tome which otherwise would sleep in unbroken rest. Much of the best writing on the European war has appeared in magazines. None of this work is more worthy of study than the proposals by Dr. Charles W. Eliot, ex-President Taft, and others, to assure a permanent peace when this conflict comes to an end. Only in a public library, amply equipped, thoroughly indexed, and catalogued, may we follow this momentous discussion.

Librarians tell us that while the demand for biography and history is increasing, poetry is seldom asked for, despite the charm of modern

verse, and its intimate reflection of modern life. One reason is that poetry is bought rather than borrowed from libraries, like fiction. Another reason is that, as a rule, poets write too much, and offer us their gems, as the stars in heaven, decidedly far apart. Here anthologies proffer us both chart and compass. At the outset of one's reading it is not feasible even if it were desirable, to know the great poets from lid to lid. The anthologies edited by Dana and by Bryant, though somewhat time-worn, are still worth having. Small and recent collections, which may tempt the timid beginner, have been brought together by Miss Jessie B. Rittenhouse, Professor Lounsbury, and Edmund Gosse. Comprehensive in its riches is the *Home Book of Verse* edited by Professor Burton E. Stevenson. In his pages are well-chosen examples of Shakespeare and Milton, Wordsworth, and Tennyson. There, too, are representative pages from Dryden, Pope, Cowper, and other singers who might otherwise be mere names to us. And here are lyrics by Sir Philip Sidney, Andrew Marvell, James Shirley, Blanco White, Henry David Thoreau, and many another chorister who rose into the upper sky but once or twice in a lifetime. From such an anteroom he may pass at will to the full round of any poet who commands our personal allegiance, Keats or Poe, Browning or Emerson, let us say.

And now we may pass from poetry to a wholly different sphere, that of earning our daily bread. Wide and varied indeed is the literature of the livelihoods. When a definite trade or profession is being prepared for, and is duly entered upon, its books must be wisely laid under contribution. Here one's choice is of moment as never before, so that there should be an access of care in seeking advisers. An alumnus of this School is to plan chemical works as their engineer. Another has adopted the metallurgy of copper as his life-work. Agriculture has attracted a third pupil of Hackley School, and a fourth is now an expert in fuel economy. Their widely different books will be assembled in the light of counsel from their teachers, with many a recent title worth heeding from men in successful practice. And they will listen with both ears to what is said by the men just a step or two ahead of them, who stand nearest to them, and within arm's reach. A guide ceases to be of any use when he strides so far ahead as to be hidden by the curvature of the earth. Helpful books are supplemented by periodicals of like quality. Electrical engineers broaden and revise their information by the weekly advent of *The Electrical World*. With equal gain iron-smelters and steel-workers turn the leaves of *The Iron Age* to keep abreast of the advances there set forth. All such journals

review the current books in their special provinces, engaging competent and trustworthy critics for the task.

Reviews of this stamp form a golden resource in a great technical library, such as that of the Engineering Societies at 29 West 39th Street, New York. Here the librarian renders aid to engineers not only in America, but throughout the world. For a small fee he furnishes copies of chapters, articles, reports, plans, and illustrations, in any requested department, as they appear. A huge camera turns out these copies in facsimile. Think what it means to a copper smelter in Arizona, a nickel miner in Northern Ontario, to enjoy this service. And aid just as important is springing up in another quarter. Among the leaders in American engineering are Stone & Webster of Boston, who build and operate water-works, power-plants, and the like. This corporation has a large, carefully chosen library for its staff, with Mr. G. W. Lee as librarian. He is organizing "sponsors" to keep watch and ward regarding specific subjects, reinforced concrete, the uses of electric heat in metallurgy, and so on. These sponsors are to render service as counselors to librarians, or in giving information to individual inquirers.

In a field remote from engineering, that of American history, the student has more rest and

quiet than if his desk were in Thirty-ninth Street. As Daniel Webster said, "the past at least is secure," and the yearly additions to our annals seldom modify our established traditions and our long accepted story of the birth and growth, and the rebirth, of our Union. Here, then, is a tract where the pilots are not liable to the supersedure constantly imminent in every zone of applied science. In 1902 the American Library Association, at my instance, issued *The Literature of American History*, edited by the late Mr. J. N. Larned of Buffalo. Its 4100 titles were brought together by forty scholars, each a sound judge in his field, who gave every chosen book a brief note. The more important departments, those of Colonial times and the Civil War, for example, are introduced by a page or two of general and most helpful survey. This guide closes with three lists: the first, very brief, is suitable for a school library; the second is somewhat longer; the third is still fuller, comprising about five hundred volumes, worthy to form a good working library. It was my hope that supplements might continue this work year by year. But the cost and toil of preparation forbade more than two issues. Let us expect that in due time the American Library Association will republish Mr. Larned's manual, brought down to date, to be followed by annual supplements of like range and merit. Then,

with lessons of experience in mind, other fields of literature may be attacked, so that with the least possible delay the best available judgments on worth-while books may be placed at the service of every reader and student in America. If so bold a program gives us pause, minor departments of books may be adjudged as opportunities arise. Early in 1916 Professor Clarence B. Thompson of Harvard University, at my request, gave the American Library Association a short list of works on Scientific Management, with luminous notes. That list but adds to the homage paid by engineers the world over to the memory of the late Frederick Winslow Taylor. The authors convened by Professor Thompson are first and chiefly Mr. Taylor, and then his disciples.

In so far as we are disciples of Mr. Taylor we will cultivate efficiency in reading as in all else that we do. But let us remember that Mr. Taylor, one of the wisest men who ever lived, added to the output of his workmen by giving them rest-periods ever and anon. I dare say that here he took a leaf out of school practice, and borrowed the "recesses" so popular at Tarrytown. It is well to be systematic in our choice and use of books. It is also well to leave the highways of letters from time to time, and wander at will in their by-paths, seeking rest, and refreshment. Before the present war your veteran traveler saw Edinburgh, or

Florence, or Granada, so far as his guide-book instructed him. Then he closed his "Murray" and took a stroll along roads and lanes unmapped and alluring. Thus he came upon a forsaken shrine, or a workshop of mosaic, or he found a moss-grown sepulchre, not set down in his itinerary. Habitual readers have days when they shut their desks and haunt book stores, all the way from Mr. Putnam's sumptuous premises to the dingy dens of lower Fourth Avenue and Vesey Street. It was in Leary's famous bookery in Philadelphia that I first came upon Hudson's *Naturalist on the La Plata*, the best book of its kind known to me. In the unlikeliest corners of New York and London, Paris and Madrid, I have found song-books and old plays worth their weight in platinum. One whole winter I sought in vain a picture of a smoke-jack turning a joint before a fire. Next May I went to Boston and, of course, to Cornhill, where my quest came to an end in a magazine, grimy with years of neglect. Many another find awaits a pilgrim in the sixties as he trudges, heedless of bumps, through Ann Street and Fulton Street. There on a ten-cent tray is the very edition of Scott that he read as a boy, with its notes at the end of each volume. Besides it is the original form of Holmes's *Autocrat of the Breakfast Table*, with its portraits of "the poor relation" and "the young man called

John," never reproduced. And thus the Indian summer of life has joys all its own as one rereads old favorites and compares impressions fifty years apart. Thrice happy is he who early in life chooses a worthy theme which he can pursue in highways and byways as long as he lives. It may be the life of a national hero, as Lincoln; of a great inventor, as Edison; or it may be the story of his native town, Gibraltar, Boston, or Plymouth-of-the-pilgrimage. Or he may be drawn to the unfolding panorama of photography in education, the advances in wireless telegraph and telephony. Or, if he be modest, he may content himself with a study of that wonderful instrument, the gyroscope, which supplants the mariner's compass, and anon steadies a ship or an aeroplane in storm and tempest. As he diligently adds to his notes, clippings, and books; as these are digested by faithful observation or experiment, he gradually rises to the judicial bench which so well served him in earlier days. His delight now is, as well as he can, to hand the torch of knowledge to beginners who stand to-day where he stood forty or fifty years ago.

Whether we read as a duty, or for simple enjoyment, our choice will turn upon the careers before us, and upon the make of our individual minds. Students who take up law as their profession will read in alcoves far removed from those of Water

Supply, or Yellow Fever Prophylaxis. In our scant leisure most of us would not be refreshed, but bored, by Montaigne, Browning, or George Meredith. Yet there are men and women who esteem these authors so highly that they commit their pages to memory, to enjoy their daily companionship. With wide diversities of human toil, of personal aptitudes, and inabilities, are there any general rules worth offering you this morning?

Yes. But please consider them as open to amendment every day that you live and grow wiser. First of all it is well to know the supremely great books upon which trustworthy critics, generation after generation, have set their seals of approval. Beyond that small nucleus, sketched in a list I have brought to you to-day, stretch the thousands of books among which you must choose as carefully as you can. In literature it is safe to begin with only the famous books, preferring those which have come of age, whose pages command reperusal for years after they left their authors' desks. Many new books, treating themes of the day, or otherwise working a popular vein of sentiment or satire, are every year heralded with superlative praise. This praise does not impose upon veterans of the market-place. They know that it is too warm and too expensive to last long. A twelvemonth hence the claque will be blistering

its palms before some new eclipser of Tennyson and Lowell, Hawthorne and Holmes.

In science, let us read the latest books by competent men who have a first-hand familiarity with their themes. Fortunately, in our leading schools of medicine and chemistry, physics and engineering, the teachers year by year embody their instruction in manuals of authority, masterly in exposition. Out-of-date studies of the carbon compounds, or of electrical transmission, are worthless except to the small class of historians who trace the development of a science step by step. An epoch-making work, such as Darwin's *Origin of Species*, should be read from cover to cover in preference to any book derived or abridged from its pages. There is always much gold in the wallet of such an explorer as Darwin which slips through the clumsy fingers of compilers and commentators.

It is well from time to time to draw up a short list of books to be read, always in the light of the best counsel to be had. When such a list is adhered to, it will bring its possessor the joy of accomplishment every year that he lives. During a twelvemonth he will survey, let us suppose, electrical progress in practice and theory. Or, he may read the life and writings of Benjamin Franklin, and understand the causes which led to the Revolution and to the foundation of this

Republic. There is an impassable gulf between systematic reading of this kind, and desultory glancing at pages of all sorts. A hasty perusal of newspapers, a few minutes now and then over a magazine, a taking up of the shallow, ephemeral books forced upon one's notice day by day, builds no real knowledge, trains no genuine power of analysis or judgment. But a reader who steadily sticks to James Russell Lowell, let us say, through the evenings of a winter, has become intimate with a great wit, a convincing critic, and a true poet. Henceforth Lowell will stand among his friends and helpers. A handsome recompense this for firm adhesion to a simple and alluring purpose. Readers of this consecutive type are virtually explorers, although they do not suspect it, and they receive the explorer's reward. Stanley began every morning where he left off last night; he explored Central Africa. The postman begins to-day where he began yesterday—and renews acquaintance with Tompkins Square.

And here let me cite my own case. Forty years ago electric bulbs began to displace oil lamps and gas jets; not long afterward electric welders commenced to drive flame welders out of use. Cool electric baths, such as had long been employed in plating tableware and the like, were adapted to separate copper from its ores more effectively than any furnace ever did. These advances, and others

as striking, led me to gather information as to the constant supersedure of flame by electricity, set forth in *Flame, Electricity, and the Camera*, published in 1900. You may remember that on Edison Day, 1917, I addressed Hackley School on "Electric Empire," bringing to that date, with illustrations, the story told in my book seventeen years before.[1] So much for sticking to a single

[1] My address concluded thus:

In the electrician a new master has conquered the world, and with weapons so strong and cleaving that he brings every art and industry to harvests not to be imagined a century ago. He gives us the motive-power for every task in the phase which may at once, and fully, pass into any other. A touch and electricity gives us light as brilliant as sunshine. Another touch and intensest heat throbs in the core of a crucible. Yet another touch, and we direct a chemical parting, as in dividing copper from its compounds; or we effect a union equally desirable, as in building from air the nitrates to enrich our farms and gardens. Oftener still, we wish the swift rotation of a massive wheel, such as at headquarters generated our current itself. We ply a switch and our desire becomes enacted law.

Since men first trod this world they have rejoiced in light to guide their hands and feet, to reveal form and color, and, infinitely beyond the swing of hand or arm, to display the stars of heaven. The electrician takes the twin of light, every whit as rapid, and happily absolved from its rule of running only in straight lines. He commits electricity to a wire, of as many zigzags as he pleases, and, paying little toll for a jaunt of two hundred miles, he bids it shine in our lamps, glow in our ovens, and in chemistry serve us either as a trowel or a sword. Electricity carries our burdens indoors and out. It impels as readily the monster loom of a cotton-mill as the sewing-machine of a lady at home. More audacious still: the electrician throws pulses into free space, and forthwith

fruitful path, ignoring enticements to the right hand or the left.

When we choose a theme of worth and interest, and gather the chapters of its story from day to day, from month to month, how may we read this story with most profit? It is old and wise counsel that bids us read pencil in hand. When we meet with a term we do not understand, "habeas corpus," for instance, let us ascertain its meaning. How many of us know where the cave of Adullam was, or how the stars and stripes came into our national flag? To answer such queries we should have at hand a few sterling works of reference. First, an English dictionary, full enough to comprise foreign phrases in common use. Second, a gazetteer, with large, clear maps. Third, a classical dictionary. Next, the latest edition of *Bartlett's Quotations*, with concordances to the Bible and Shakespeare. Many a question sends us to a foreign dictionary, an encyclopedia, or to *Who's Who in America*.

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this globe becomes his whispering gallery. Other pulses, urged by another chord, pierce the flesh and blood of this man himself and portray his very bones.

From long before the dawn of history the flame-kindler was the commander of human toil, and for ages every stride in civilization but confirmed his supremacy. Yet during the past sixty years that supremacy has ended for good and all, and we see that the flame-user but paved the way for bolder feats and deeper insights than were to him possible. Electricity to-day does all that fire ever did, does it better, and then accomplishes tasks infinitely beyond the scope of fire, however skillfully applied.

These should be faithfully consulted. In the course of years this habit of reference affords an amazing total of information, every item of it joined to a theme of vital interest. And interest, after all, is the main impulse and promise as we choose our books.

FICTION.

Blackmore, R. D. *Lorna Doone.*
Bolderwood, Rolf. *Robbery Under Arms.*
Bunyan, John. *Pilgrim's Progress.*
Cable, George W. *Doctor Sevier.*
Clemens, S. L. *Prince and Pauper. Tom Sawyer. Huckleberry Finn.*
Cooper, J. F. *Deerslayer. Last of the Mohicans. Pathfinder. Pioneers.*
Craik, Mrs. Dinah Maria. *John Halifax, Gentleman.*
Crawford, F. Marion. *Mr. Isaacs. Tale of a Lonely Parish. A Roman Singer.*
Defoe, Daniel. *Robinson Crusoe.*
Dana, Richard H. *Two Years Before the Mast.*
Deming, Philander. *Adirondack Stories.*
Dickens, Charles. *David Copperfield.*
Eggleston, Edward. *Hoosier Schoolmaster.*
Eliot, George. *Silas Marner.*
Goldsmith, Oliver. *Vicar of Wakefield.*
Harris, Joel Chandler. *Uncle Remus and His Friends.*

Harte, Bret. *Luck of Roaring Camp.*
Hope, Anthony. *Prisoner of Zenda.*
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Jottings from a Note-Book

JOTTINGS

FROM A NOTE-BOOK

HOPE is faith holding out its hands in the dark.

* * *

Doubt is the beginning, not the end, of wisdom.

* * *

Degree is much: the whole Atlantic might be lukewarm and never boil us a potato.

* * *

Form may be of more account than substance. A lens of ice will focus a solar beam to a blaze.

* * *

Ten builders rear an arch, each in turn lifting it higher; but it is the tenth man, who drops in the keystone, who hears our huzzas.

* * *

Imagination is a window. If too wide, it means a weakened wall, and light in hurtful excess.

Mere precedence is much. No man will ever have as many descendants as Adam. The eyes of Columbus pointed to every mountain and stream ever mapped in America.

* * *

An art is a handicraft in flower.

* * *

Sound travels farthest as music; the most telling form of truth is poetry.

* * *

If a leader strides forward too fast, he may be hidden from his followers by the curvature of the earth.

* * *

A superstition is a premature explanation that overstays its time.

* * *

Ignorance may find a truth on its doorstep that erudition vainly seeks in the stars.

* * *

When a learner, in the fullness of his powers, comes to great truths unstaled by premature familiarity, he rejoices in the lateness of his lessons.

Discovery begins by finding the discoverer.

* * *

Is any knowledge worthless? Try to think of an example.

* * *

No gun is perfectly true. So the marksman, that he may hit the bull's-eye, points elsewhere.

* * *

The shore has perils unknown to the deep.

* * *

Let truth be a banner big enough to hide the man who holds it up

* * *

Tasks, like horses, go easiest two or three abreast.

* * *

The best place to stop a descent is as near the hill-top as may be.

* * *

Whoever ceases to be a student has never been a student.

Nature is full of by-ends. A moth feeds on a petal, in a moment the pollen caught on its breast will be wedding this blossom to another in the next county.

* * *

When we try to imagine a chaos we fail. Let it be as formless as we please, our creation will stand on its base, its left will balance its right, it will float like a ship, drift as a cloud or swirl as desert sands. In its very fiber the mind is an order and refuses to build a chaos.

* * *

Dumbness and silence are two different things.

* * *

Because he has much the miser wants more.

* * *

If there were no cowards there would be no bullies.

* * *

Decision differs from willfulness as atmospheric pressure from the fitful wind.

* * *

Nobody ever did people any good by standing aloof. If the pencils of an electric lamp are to

shine they must first touch and then keep close together.

* * *

Jewelers work more gainfully in gold than in brass. Philanthropists please take notice.

* * *

Many faulty servants do good work; few wagon wheels are perfectly round.

* * *

The Kingdom of Heaven comes all the later for being expected too soon.

* * *

At first the squirrel spins his cage; then the cage spins him. Men of business may take warning.

* * *

Nothing cools so fast as undue enthusiasm. Water that has boiled freezes sooner than any other.

* * *

When a man of evil stock tries to do right he is fighting all his forebears at once.

* * *

The highest justice includes the wisest mercy.

A tree nowhere offers a straight line or a regular curve, but who doubts that root, trunk, boughs, and leaves embody geometry?

* * *

Memory is cultivated and praised, but who will teach us to forget? A thousand remembrances of our folly and failure but lead us to expect more folly and failure.

* * *

When a thinker improves in expression, it is as if he thought better than before.

* * *

To render aid to the worthless is sheer waste. Rain does not freshen the Dead Sea, but only enables it to dissolve more salt.

* * *

The effort of a lean, little spirit after individuality is like a bubble trying not to be round.

* * *

Changes for the better are often resented. Old boots were once new—and hated.

* * *

Should a man's modesty be praised when there is nothing in him to justify pride?

Small differences divide good from evil. A fruitful island, for ages affording a harbor safe and sheltered, slowly sinks; a few feet of subsidence and it becomes a murderous reef.

* * *

So strong is habit that when first a burden falls from our shoulders we feel discomfort in the loss.

* * *

As often as not it is the consciousness of a lack, not of a possession, that prompts us to preach or to brag.

* * *

There is no better training for uncommon opportunities than diligence in common affairs

* * *

Limitation may be gainful. Cowper could tell a story better and more tersely in rhyme than in prose. The builder of engines for ships has long been teaching the builder of engines for mills how to save space, materials, and coals. In much the same fashion the automobile is pointing the power-house to new economies.

* * *

There is one best path to the mountain crest; yet there are other paths, nearly as good. Let

Youth be assured that the steeps of success have as many paths as there are stout-hearted climbers.

* * *

We despair of changing the habits of men, still we would alter institutions, the habits of millions of men.

* * *

Happy the man who early in life seizes a worthy thought to which, in the routine of daily toil, he may add examples in point, qualifications in due measure, and at last discern law as it lights up a welter of detail.

* * *

A calculating engine is one of the most intricate forms of mechanism, a telegraph key one of the simplest. But compare their value.

* * *

A greedy man sees what he gets by his greed, not what he misses.

* * *

Righteous indignation may be spleen in disguise.

* * *

Oh, the worth of coercion in a daily duty which must be done whether we like it or not! The desire to be free from such compulsions is wrong. As

well might the locomotive ask to dash out unrestrained over the prairie and the bridge. The tracks which confine it continue its usefulness and its life.

* * *

What do we want Freedom for? That we may have the best that life can give us, unshackled by tyrannies of custom, fashion, or prejudice. And how can we lead a right life unless we learn its laws and render them faithful obedience? Profoundly wise is the prayer which addresses God as He "whose service is perfect freedom."

* * *

Men will never disappoint us if we observe two rules: (1) To find out what they are; (2) to expect them to be just that.

* * *

There will be discontent just as long as it is easier to imagine than to fulfil imaginations, to dream than to work.

* * *

There is no such reformer as an exacting duty. Note the asceticism of athletes and scouts. The ravages of drink are abated as machinery, with its demand for a clear brain and steady nerves, is

multiplied on every hand. Every new stress of business and professional rivalry puts a fresh premium on sobriety and wise restraint.

* * *

In old age a harsh and turbulent spirit may get credit for mellowing when it is only decaying.

* * *

A magician of old waved a wand that he might banish disease, a physician to-day peers through a microscope to detect the bacillus of that disease and plan its defeat. The belief in miracles was premature, that is all; it was based on dreams now coming true.

* * *

Educated folk keep to one another's company too much, leaving other people much like milk skimmed of its cream.

* * *

A man may be called generous who suffers from mere pecuniary incontinence.

* * *

One has no more business to go about with a naked mind than with an unclothed body.

Truth is better disengaged from error than torn from it.

* * *

If a man has a marble quarry he asks: What can I do with marble? He builds, he seeks other builders. The possession of a power, like the possession of an estate, impels to use, to gain, to service.

* * *

To grow may mean to outgrow, to be charged with inconstancy as infertile ground is left for pastures new.

* * *

Money-making does not demand exalted talent, but it sets free talents which may be as dignified as you please.

* * *

Error held as truth has much the effect of truth. In politics and religion this fact upsets many confident predictions.

* * *

A small latch may open a big door. When a savage drilled one stick with another and kindled a spark, he gave mankind flame as a new and supreme resource.

What was at first merely by-the-way may become the very heart of a matter. Flints were long flaked into knives, arrowheads, spears. Incidentally it was found that they struck fire; to-day that is their one use.

* * *

There may be a golden ignorance. If Professor Bell had known how difficult a task he was attempting, he would never have given us the telephone.

* * *

We have outlived the fallacy as to the indefinite improvability of the mind, but there is still much lingering superstition as to possible betterments of character. It is as idle to say, "Be a Saint Paul," as to say, "Be an Aristotle."

* * *

Adam Smith says that nobody ever imagined a god of weight—and he might have added, of the multiplication table either. It may be that the relations of Nature are all as inevitable as that twice two are four.

* * *

Whatever a man has been he continues to be.

Good may come from transplanting. When we go away from home we leave behind old enemies as well as old friends. It is well to be free from the sinister expectations of schoolmates, so as to amend old errors on a new stage with success. Then, too, a new home brings into play areas of the mind otherwise unfruitful because untilled.

* * *

Obvious facts are apt to be over-rated. System-makers see the gravitation of history, and fail to observe its chemistry, of greater though less evident power.

* * *

Is not excellence in the ranks almost as rare as excellence in command?

* * *

Chemists show us that strange property, catalysis, which enables a substance while unaffected itself to incite to union elements around it. So a host, or hostess, who may know but little of those concerned, may, as a social switchboard, bring together the halves of pairs of scissors, men who become life-long friends, men and women who marry and are happy husbands and wives.

Our brains are not only in our skulls; they are in our fingers when we draw, in our toes when we dance.

* * *

A man's own addition to what he learns is cement to bind an otherwise loose heap of stones into a structure of unity, strength, and use.

* * *

Love is the stronger for a dash of fear.

* * *

We are apt to underestimate the force of unorganized conviction in politics and religion. Milk costs a city as much as water, for all that its supply is unfocussed, so little impressive in any way. The milk-can has nothing monumental about it, but the lofty aqueduct is not of more account.

* * *

A mine is dug deeper than a cellar, and in more carefully chosen ground.

* * *

Teachers are limited by their pupils, orators by their hearers. The depth of water in New York docks tells the shipbuilder just how big a New York ship may be.

The orchestration of truth demands many diverse instruments, and a consummate wielder of the baton.

* * *

Honest men do not talk about their honesty: it is too deep to be in the consciousness.

* * *

Much is thought and felt which must remain unspoken. Language is a mighty empire, but with bounds.

* * *

There is no denying the power which size exerts upon the imagination. Compare the effect on the mind of Swedenborgianism and Buddhism.

* * *

An oblique and subtle flattery has come in with the reign of the people. We hear Environment and Institutions blamed severely, and with justice; but we hear not a word about what a man can do to make himself wiser, cleaner, better, more full of good-will. And yet if he wishes the nation reformed where can he begin better than at home?

* * *

Some young folks have wind-fall minds, prematurely detached from the tree of knowledge for a life-long sourness and pettiness.

A great book is a mine as well as a mint: it suggests and excites as much thought as it presents in finished form.

* * *

Many an old library is not a quarry but a graveyard. Its inscriptions tell us only of the dead.

* * *

My son, honor thy father and thy mother by improving upon their example.

* * *

Mere segregation may be over-rated as to its fruits. Every sect or party on earth imagines itself stronger than it is. The Brethren of Bethel, who see so much of each other, fail to note how small Bethel is in comparison with America, and how few the Brethren are among the millions of men, women, and children who never heard of Bethel.

* * *

A century ago astronomers, geologists, chemists, physicists, each had an island of his own, separate and distinct from that of every other student of Nature; the whole field of research was then an archipelago of unconnected units. To-day all the

provinces of study have risen together to form a continent without either a ferry or a bridge.

* * *

Boundaries which mark off one field of science from another are purely artificial, are set up only for temporary convenience. Let chemists and physicists dig deep enough, and they reach common ground. Delve from the surface of your sphere to its heart, and at once your radius joins every other.

* * *

Evolution pays and that is why there is evolution. Cold copper may be beaten or carved to form a kettle and its lid. It is easier to melt the copper and pour it into molds. To-day a statue of bronze may take shape in a cool electric bath, coming out smooth, beautiful, and true. In each of these forward steps, as in the whole march of evolution, there is a constant gain in results, a rewarding avoidance of loss and waste.

* * *

A part may be more than the whole. In January a garden, clad in snow, gives back all the sunshine it receives. In June, because it levies toll of every beam, in that very deed of subtraction its

blossoms glow with tints and hues of utmost beauty.

* * *

Emergency is a subsoil plow bringing to light depths of mind and character before unknown and unsuspected. The great war in Europe has proved that the youth of America, born and nurtured in peace, make the best soldiers and sailors in the world.

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